

2021 EU-wide Stress Test

Bank Name	Danske Bank
LEI Code	MAES062Z21O4RZ2U7M96
Country Code	DK



2021 EU-wide Stress Test: Summary

				Danske Bank					
			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Ro Nu	w um	(mln EUR, %)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	1	Net interest income	3,317	3,406	3,542	3,541	3,152	3,219	3,201
2		Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	260	326	326	326	-395	189	189
3	3 1	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss	-818	-376	-327	-253	-2,874	-1,499	-1,332
4	4	Profit or (-) loss for the year	606	948	1,267	1,342	-2,608	-421	-162
5	5 (Coverage ratio: non-performing exposure (%)	28.43%	20.99%	19.63%	18.65%	31.13%	29.10%	27.96%
6	6 (Common Equity Tier 1 capital	19,320	19,483	19,856	19,819	15,397	14,748	13,816
7	7 -	Total Risk exposure amount (all transitional adjustments included)	105,436	105,203	105,155	105,139	111,890	118,759	119,824
8	8	Common Equity Tier 1 ratio, %	18.32%	18.52%	18.88%	18.85%	13.76%	12.42%	11.53%
9	9	Fully loaded Common Equity Tier 1 ratio, %	18.00%	18.25%	18.71%	18.77%	13.42%	12.05%	11.27%
1	.0	Tier 1 capital	21,643	21,806	22,179	22,142	17,720	17,071	16,139
1	1	Total leverage ratio exposures	486,102	486,102	486,102	486,102	486,102	486,102	486,102
1	2	Leverage ratio, %	4.45%	4.49%	4.56%	4.56%	3.65%	3.51%	3.32%
1	.3 I	Fully loaded leverage ratio, %	4.38%	4.43%	4.53%	4.54%	3.57%	3.43%	3.26%
				Memoran	dum items				
1	.4	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) ¹		0	0	0	0	0	0
1	.5	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event ²		4,892	4,892	4,892	4,892	4,892	4,892
1	6	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²		0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

1/	IFRS 9 transitional arrangements?	Yes (static and dynamic)

	10
	10

New definition of default?

No



	Daliske Dalik																
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Exposur	e values			Risk exposu	re amounts								
			A-IR	B	F-	RB	A-IF	RB	F-1	RB	Stage 1 exposure Stag	ie 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e Stage 3 ex
	Central banks		0	0	C	0	0 0	0	0		0 0	0	C) () 0		0 -
	Central governments		0	0	C	0	0 0	0	0		0 0	0	C) (0 0		0 -
	Institutions		10,982	0	135	0	1,631	0	82		0 1,638	94	1	2	2 1		0
	Corporates		143,678	1,354	6,777	405	5 38,985	1,003	3,287		0 114,170	3,854	6,281	40) 43	1,31	12
	Corporates - Of Which: Specialised Lending		57	0	3	0	0 19	0	3		0 47	2	11	. () 0		1
	Corporates - Of Which: SME		61,222	789	1,869	195	5 13,715	736	961		0 55,424	1,735 4,997	3,058	3 19	9 18	68	83
	Retail		127,923	927	C	0	19,721	2,255	0		0 124,474			2 17	7 32	46	60
	Retail - Secured on real estate property		116,311	630	C	0	0 17,233	2,095	0		0 112,255 0 3,523	3,530		3	9 12	16	50
Danske Bank	Retail - Secured on real estate property - Of Which: SME		3,841	46	C	0	0 527	192	0			260	144	1	1	1	16
Daliske Dalik	Retail - Secured on real estate property - Of Which: non-SME		112,470	584	C	0	16,705	1,903	0		0 108,733	3,270	1,434	ł g	9 11	14	44
	Retail - Qualifying Revolving		0	0	C	0	0 0	0	0		0 0	0	C) () 0		0 -
	Retail - Other Retail		11,612	298	C	0	0 2,488	159	0		0 12,218	1,467	514	8	3 20	30	00
	Retail - Other Retail - Of Which: SME		1,229	45	C	0	0 327	48	0		0 958	177	112	2 1	L 3	4	14
	Retail - Other Retail - Of Which: non-SME		10,383	253	C	0	2,161	112	0		0 11,260	1,290	402	2 6	5 17	25	56
	Equity		0	0			0	0			0	0	C) (0		0 -
	Securitisation																
	Other non-credit obligation assets		1,585	0			1,272	0			489	176	15	5 1	4		3
	IRB TOTAL		284,168	2,282	6,912	405	61,609	3,258	3,369		0 240,770	9,122	8,390	60	80	1,77	3 75 2

									Actual							
									31/12/2020							
			Exposu	re values			Risk exposu	ire amounts								
		F	-IRB	F-IF	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	(m	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure Stag	e 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stado 3 ovpositio
19	Central banks		0 () 0	(0 0	0	0		0 0	0	0	(0 0	(J -
20	Central governments		0 (0 0	(0 0	0	0		0 0	0	0	(0 0	(J –
21	Institutions	62	7 (0 0		92	0	0		0 13	0	0	(0 0	() -
22	Corporates	68,17	4 628	3 0	(17,824	653	0		0 58,115	2,180	2,659	20) 24	552	2 20.75% 1 9.67% 7 22.82%
23	Corporates - Of Which: Specialised Lending	2	4 (0 0	(18	0	0		0 31	1	11	(0 0	1	<u>1</u> 9.67%
24	Corporates - Of Which: SME	35,95		5 0	(9,100	580	0		0 37,106	,	2,092	13	3 11	477	/ 22.82%
25	Retail	78,27		0	(11,221	968	0		0 75,941	· · · · ·	1,154	12	2 23	334	4 28.92%
26	Retail - Secured on real estate property	71,49		7 0	(9,986	927	0		0 69,780		823	8	3 9	135	5 16.38%
DENMARK	Retail - Secured on real estate property - Of Which: SME	3,19	-	2 0	(408	75	0		0 2,955		109	1	L 1	13	3 12.02% 2 17.05%
	Retail - Secured on real estate property - Of Which: non-SME	68,30	1 225	5 0	(9,577	853	0		0 66,825	1,394	714	7	7 8	122	<u>/</u> 17.05%
29	Retail - Qualifying Revolving		0 0	0 0	(0 0	0	0		0 0	0	0	(0 0	(<u> ا</u>
30	Retail - Other Retail	6,77		4 0	(1,236	41	0		0 6,162	1,157	331	5	5 15	199	9 60.06%
31	Retail - Other Retail - Of Which: SME	65	5 22	2 0	(153	7	0		0 492	110	65	1	L 2	27	7 41.61% 2 64.56%
32	Retail - Other Retail - Of Which: non-SME	6,12	0 162	2 0	(1,083	34	0		0 5,670	1,047	266	۷	13	172	<u>/</u> 64.56%
33	Equity		0 0)		0	0			0	0	0	(0 0	(<u>ر</u>
34	Securitisation															
35	Other non-credit obligation assets	1,21)		915	0			438	176	15	1	4	3	3 22.15%
36	IRB TOTAL	148,28	1 1,059	0	(30,053	1,622	0		0 134,507	5,111	3,827	33	51	889	9 23.22%

										Actual							
										31/12/2020							
				Εχροςι	ire values			Risk exposi	ire amounts								
			A-IF	RB	F-I	RB	A-II	RB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio
		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
	Central banks		0		0 0		0 0	0	0		0 0	() (D	0 0)	0 -
	Central governments		0		0 0		0 0	0	0		0 0	() (D	0 0)	0 -
	Institutions		771		0 0		0 116	0	0		0 315	() (D	0 0)	ე -
	Corporates		35,459	8	3 21	1	2 10,747	78	11		0 27,378	946	5 95:	1 1	0 9) 109	9 11.47
	Corporates - Of Which: Specialised Lending		1		0 0		0 0	0	0		0 0	(0	0 0		ა -
	Corporates - Of Which: SME		13,413	5	3 0		0 3,043	64	0		0 11,328	449	378	8	4 5	5 50	13.20
	Retail		15,882	4	0 0		0 1,402	114	0		0 16,481	340) 323	3	2 2	2 22	.2 6.91
	Retail - Secured on real estate property		13,987	2	3 0		0 1,051	69	0		0 13,480	247	7 280	0	0 1		8 2.72
SWEDEN	Retail - Secured on real estate property - Of Which: SME		353		3 0		0 56	8	0		0 319	20	5 10	0	0 0)	1 10.12
SVEDEN	Retail - Secured on real estate property - Of Which: non-SME		13,634	2	0 0		0 995	62	0		0 13,161	221	269	Ð	0 1		7 2.44
	Retail - Qualifying Revolving		0		0 0		0 0	0	0		0 0	() (D	0 0		ე -
	Retail - Other Retail		1,895	1	7 0		0 351	44	0		0 3,001	93	3 44	4	1 1	. 1	.5 33.71
	Retail - Other Retail - Of Which: SME		421		7 0		0 124	21	0		0 374	34	1 2	5	0 1		6 24.46 ^o
	Retail - Other Retail - Of Which: non-SME		1,474	1	0 0		0 227	23	0		0 2,627	59	9 19	Ð	1 1		9 45.79 ^o
	Equity		0		D		0	0			0	() (D	0 0		ე -
	Securitisation																
	Other non-credit obligation assets		104		D		104	0			0	(0	0 0		ე -
	IRB TOTAL		52,217	123	3 21	12	2 12,369	192	11		0 44,174	1,287	1,274	1 12	2 11	. 131	1 10.32%

										Actual						
										31/12/2020						
				Exposu	re values			Risk expos	ure amounts							
			A-IR	В	F-I	RB	A-IF	RB	F-I	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 expo	sure Stage 3 exposur	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for	Change 2 and a surrow
55	Central banks		0	(0	0	0	0	0		0 0	0	0	0 0	0	[]
56	Central governments		0	(0	0	0	0	0 0		0 0	0	0	0 0	0	<u>-</u>)
57	Institutions		177	(15	0	32	0	1		0 4	0	0	0 0	0	<u> </u>]
58	Corporates		4,815	19	6,721	384	1,536	1	. 3,255		0 9,245	299 45	58	3 8	84	18.33% 1.95%
59	Corporates - Of Which: Specialised Lending		0	(3	0	0	0	3		0 3	0	0	0 0	0	1.95%
60	Corporates - Of Which: SME		796	2	1,868	195	109	0	960		0 2,239	122 19	97	1 1	41	. 20.60%
61	Retail		12,328	390	0	0	2,398	979	0		,	1,057 41	10	1 3	62	15.04%
62	Retail - Secured on real estate property		11,257	319	0	0	2,015	910	0		0 10,295	975 33	38	0 1	11	15.04% 3.29% 9.74%
FINLAND	Retail - Secured on real estate property - Of Which: SME		128	20	0	0	26	103	0		0 105	13 2	21	00	2	9.74%
64 I INLAND	Retail - Secured on real estate property - Of Which: non-SME		11,129	299	0	0	1,989	807	0		0 10,190	962 31	17	0 1	9	2.87%
65	Retail - Qualifying Revolving		0	(0	0	0	0	0		0 0	0	0	0 0	0	<u> -</u>]
66	Retail - Other Retail		1,071	71	0	0	383	68	0		0 786	82 7	72	1 2	51	70.01% 67.29%
67	Retail - Other Retail - Of Which: SME		56	13	0	0	15	16	0		0 34	6 1	12	00	8	67.29%
68	Retail - Other Retail - Of Which: non-SME		1,015	58	0	0	369	52	0		0 751	76 6	50	1 2	. 43	3 70.54%
69	Equity		0	(0	0			0	0	0	0 0	0	<u> </u>]
70	Securitisation															
71	Other non-credit obligation assets		120	(120	0			0	0	0	0 0	0	<u>]</u>
72	IRB TOTAL		17,440	409	6,737	384	4,086	980	3,256		0 20,330 1	.,356 86	8	5 11	146	16.78%





										Actual							
										31/12/2020							
				Exposu	re values			Risk expos	sure amounts								
			A-:	IRB	F-II	RB	A-1	IRB	F-I	IRB		0	01	Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure	e Stage 3 exposure	e provisions for Stage 1 exposure St	provisions for tage 2 exposure	provisions for	
91	Central banks		0	(0	0	0 0	(0 0		0 () (0 (0 0	0	0	<u>)</u> -
92	Central governments		0	(0	C	0	(0 0		0 () (0 (0 0	0	0	- ر
93	Institutions		1,065	() 1	C) 343	(0 0		0 14	1	3 (0 0	0	0	_ ز
94	Corporates		4,950		2 0	C	740	(0 0		0 982	2	2 48	3 0	0	7	7 14.40%
95	Corporates - Of Which: Specialised Lending		0	(0 0	C	0	(0 0		0 () (0 (0 0	0	0	_ ز
96	Corporates - Of Which: SME		2,076		2 0	(142	(0 0		0 33	3	1 2	2 0	0	2	2 84.94%
97	Retail		147		2 0	C) 32	(6 0		0 66	5	7 2	2 0	0	1	2 84.94% 1 56.26% 0 30.73%
98	Retail - Secured on real estate property		110		2 0	C	20		5 0		0 56	5	5 1	1 0	0	0	J 30.73%
	Retail - Secured on real estate property - Of Which: SME		2	(0 0	C) 1	(0 0		0	L (0 (0 0	0	0	0 -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		108		2 0	C) 19		5 0		0 55	5	5 1	1 0	0	0	0 30.73%
101	Retail - Qualifying Revolving		0	(0 0	C	0	(0 0		0 () (0 (0 0	0	0	_ ز
102	Retail - Other Retail		37		. 0	() 12	(0 0		0 10)	2 1	1 0	0	1	1 87.04% 0 25.58% 1 90.09%
103	Retail - Other Retail - Of Which: SME		0	() 0	() 0	(0 0		0 ()	1 (0 0	0	0	J 25.58%
104	Retail - Other Retail - Of Which: non-SME		37	(0 0	() 11	(0 0		0 10)	1 1	1 0	0	1	1 90.09%
105	Equity		0	()		0	(0		() (0 (0 0	0	0	- (ر
106	Securitisation																
107	Other non-credit obligation assets		2	(2	(0		4	1 (0 (0	0	0	<u>-</u> آر
108	IRB TOTAL		6,163	4	1	0	1,116	6	6 0		0 1,066	5 12	2 51	L 0	0	8	8 16.38%

								Actual							
								31/12/2020							
		Expos	ure values			Risk expos	sure amounts								
		A-IRB	F-	IRB	A-J	IRB	F	·IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um	mln EUR, ۱۹)	Non-defaulted Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	e provisions for Stage 1 exposur	provisions for e Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
109	Central banks	0	0 0	0	0 0		0		0 0	0)	ס	0	0 0	-
110	Central governments	0	0 0	0	0 0		0	0	0 0) 0)	D	0	0 0	-
111	Institutions	1,074	0 0	C	243		0	0	0 97	, O)	D	0	0 0	-
112	Corporates	1,512	0 0	0	519		0	0	0 664	2	2 84	4	1) 11	12.94%
113	Corporates - Of Which: Specialised Lending	0	0 0	0	0 0		0	0	0 0) 0)	D	0	0 0	-
114	Corporates - Of Which: SME	37	0 0	(16		0) (0 30) 2	2	2	0) 2	76.29%
115	Retail	74	1 0	(20		1) (0 116	i 35	5	4	0) 1	26.48%
116	Retail - Secured on real estate property	62	1 0	(16		1) (0 101	. 8	3	3	0) 1	16.91%
117 GERMANY	Retail - Secured on real estate property - Of Which: SME	1	0 0	(0 0		0)	0 2	2 0)	D	0	0 0	-
118 GERMANT	Retail - Secured on real estate property - Of Which: non-SME	60	1 0	(16		1)	0 100) 8	3	3	0) 1	16.91%
119	Retail - Qualifying Revolving	0	0 0	(0 0		0)	0 0) 0)	D	0	0 0	-
120	Retail - Other Retail	12	1 0	() 4		0) (0 15	5 27	7	1	0) 1	67.69%
121	Retail - Other Retail - Of Which: SME	2	0 0	() 1		0		0 0	0		D	0	0 0	67.69% 58.19% 70.14%
122	Retail - Other Retail - Of Which: non-SME	10	1 0	0) 3		0) (0 15	5 27	7	1	0	0 0	70.14%
123	Equity	0	0		0		0		0) 0)	D	0	0 0	-
124	Securitisation														
125	Other non-credit obligation assets	4	0		2		0		0) 0		D	0	0 0	-
126	IRB TOTAL	2,664	2 0	C	785		1 () (0 876	37	88	3	1	12	13.59%

											Actual						
											31/12/2020						
					Exposi	ure values			Risk expo	sure amounts							
				A-IF	RB	F-1	RB	A-I	IRB	F	-IRB	Channel 1	Champa 2	Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage I exposure	Stage 2 exposure Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127		Central banks		0		0 0	C	0 0		0	0	0 (0	0	0 () 0) –
128		Central governments		0		0 0	C	0 0		0	0	0 (0	0	0 () 0) –
129		Institutions		0		0 0	C	0 0		0	0	0 (0	0	0 () 0) –
130		Corporates		0		0 0	C	0 0		0	0	0 (0	0	0 () 0) –
131		Corporates - Of Which: Specialised Lending		0		0 0	C	0 0		0	0	0 (0	0	0 () 0) –
132		Corporates - Of Which: SME		0		0 0	C	0 0		0	0	0 (0	0	0 (0 0) -
133		Retail		0		0 0	C	0 0		0	0	0 (0	0	0 (0 0) –
134		Retail - Secured on real estate property		0		0 0	C	0 0		0	0	0 (0	0	0 (0 0) –
135	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	C	0 0		0	0	0 (0	0	0 (0 0) -
136		Retail - Secured on real estate property - Of Which: non-SME		0		0 0	C	0 0		0	0	0 (0	0	0 (0 0) –
137		Retail - Qualifying Revolving		0		0 0	C	0 0		0	0	0 (0	0	0 (0 0) –
138		Retail - Other Retail		0		0 0	C	0 0		0	0	0 (0	0	0 (0 0) –
139		Retail - Other Retail - Of Which: SME		0		0 0	C	0 0		0	0	0 (0	0	0 (0 0) –
140		Retail - Other Retail - Of Which: non-SME		0		0 0	C	0 0		0	0	0 (0	0	0 () 0) –
141		Equity		0		0		0		0		(0	0	0 () 0) –
142		Securitisation															
143		Other non-credit obligation assets		0		0		0		0		(0	0	0 () 0) –
144		IRB TOTAL		0		0 0	0	0		0	0	0 0	0	0	0 0	0	-

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
								Actual							
								31/12/2020							
		Exposur	e values			Risk exposu	re amounts								
	A-II	RB	F-1	IRB	A-II	RB	F-1	IRB				Stock of	Stock of	Stock of	October Dette
	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
(mln EUR, %)	Non-deradited	Derduited	Non-acraatica	Derduited	Non derauted	Derduited	Non-deradited	Defaulted							
	0	0	0	0	0	0	0	0	0	C	0	0	0	0	-
	0	0	0	0	0	0	0	0	0	C	0	0	0	0	-
	2,049	0	0	0	54	0	0	0	6	C	0	0	0	0	-
	17,294	379	16	9	5,132	186	10	0	13,011	318	1,316	4	2	274	20.81%
	13	0	0	0	1	0	0	0	13	C	0	0	0	0	2.04%
	5,431	66	0	0	1,059		0	0	4,415	126		1	1	42	15.28%
	20,600	44	0	0	4,480	167	0	0	20,227	766		1	2	13	9.52%
	18,869	34	0	0	4,049	163	0	0	18,050	668		1	1	4	3.64%
	156	2	0	0	35	7	0	0	135			0	0	0	4.27%
	18,712	33	0	0	4,014	156	0	0	17,914	652	113	1	1	4	3.62%
	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	1,731	10	0	0	431	4	0	0	2,177	98		1	1	9	39.61%
	93	2	0	0	33	3	0	0	56	23		0	0	2	22.54%
	1,638	8	0	0	397	1	0	0	2,121	73	13	1	1	7	52.49%
	0	0			0	0			0	C	0	0	0	0	-
	122	0			107	0			16			0			6 440/
	122	0	16		107	0	10		0 1		1 457	0	0	0	6.44%
	40,066	424	16	9	9,773	353	10	0	33,290	1,084	1,457	5	4	287	19.72%

EBA	EUROPEAN BANKING AUTHORITY
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			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
										Actual							
										31/12/2020							
				Expos	ure values			Risk expos	ure amounts								
				A-IRB	F-	IRB	A-1	IRB	F-1	IRB				Stock of	Stock of	Stock of	
RowN um		(mln E	Non-defaulted JR, %)	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	e Stage 2 exposure Stage	e 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for	Coverage Ratio Stage 3 exposu
145		Central banks		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
146		Central governments		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
147		Institutions		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
148		Corporates		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
149		Corporates - Of Which: Specialised Lending		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
150		Corporates - Of Which: SME		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
151		Retail		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
152		Retail - Secured on real estate property		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
153	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
154	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
155		Retail - Qualifying Revolving		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
156		Retail - Other Retail		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
157		Retail - Other Retail - Of Which: SME		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
158		Retail - Other Retail - Of Which: non-SME		0	0 0		0 0		0 0)	0	0 0	0	0 0) () (0 -
159		Equity		0	0		0		D			0 0	0	0 0) () (0 -
160		Securitisation															
161		Other non-credit obligation assets		0	0		0		D			0 0	0	0 0) () (0 -
162		IRB TOTAL		0	0 0		0 0		0 0		0	0 0	0) 0) 0		J -

										Actual							
										31/12/2020							
				Εχροςι	ıre values			Risk expos	sure amounts								
			A-]	RB	F-I	RB	A-	IRB	F	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposi	ure Stage 3 exposure	e provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163	Central banks		0		0 0	(0 0		0 (0	0 0)	0) (0 0	(Ĵ-
164	Central governments		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(ງ -
165	Institutions		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
166	Corporates		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
167	Corporates - Of Which: Specialised Lending		0		0 0	(0 0		0 ()	0 0)	0) (0 0	(J -
168	Corporates - Of Which: SME		0		0 0	(0 0		0 (D	0 0)	0) (0 0	(J –
169	Retail		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() –
170	Retail - Secured on real estate property		0		0 0	(0 0		0 (ס	0 0)	0) (0 0	() –
¹⁷¹ N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() -
172 IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() –
173	Retail - Qualifying Revolving		0		0 0	(0 0		0 (D	0 0)	0) (0 0	() -
174	Retail - Other Retail		0		0 0	(0 0		0	0	0 0)	0) (0 0	() -
175	Retail - Other Retail - Of Which: SME		0		0 0	(0 0		0	D	0 0)	0) (0 0	() -
176	Retail - Other Retail - Of Which: non-SME		0		0 0	(0 0		0	0	0 0)	0) (0 0	() -
177	Equity		0		0		0		0		0)	0	0 (0 0	() -
178	Securitisation																
179	Other non-credit obligation assets		0		0		C		0		0)	0) (0 0	() –
180	IRB TOTAL		0		0 0	(0 0		0 0		0 0		0		0	(J -

											Actual							
											31/12/2020							
					Expos	ure values			Risk expos	sure amounts								
				A-1	IRB	F-	IRB	A-]	IRB	F-	IRB				Stock of	Stock of	Stock of provisions for	Coverage Ratio
um and a second se			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposu	ure Stage 3 exposur	e provisions for Stage 1 exposure	provisions for e Stage 2 exposure	provisions for Stage 3 exposure	Coverage Rati Stage 3 expos
.81		Central banks		0		0 0) (0 0		0 0		0 (0	0	0		J –
82		Central governments		0		0 0) (0 0		0 0)	0 ()	0	0	0) (<u>ر</u> -
83		Institutions		0		0 0) (0 0		0 0)	0 ()	0	0	0) (ر -
84		Corporates		0		0 0) (0 0		0 0	D	0 ()	0	0	0	0 0	- ز
85		Corporates - Of Which: Specialised Lending		0		0 0) (0 0		0 0	D	0 ()	0	0	0	0 0	(–
36		Corporates - Of Which: SME		0		0 0) (0 0		0 0	0	0 ()	0	0	0	0 0	(–
37		Retail		0		0 0) (0 0		0 0	ס	0 (0	0	0	0	0 0	ر -
8		Retail - Secured on real estate property		0		0 0) (0 0		0 0	ס	0 (0	0	0	0	0 0	ر -
9	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0) (0 0		0 0	ס	0 (0	0	0	0	0 0	ر -
90		Retail - Secured on real estate property - Of Which: non-SME		0		0 0) (0 0		0 0	ס	0 (0	0	0	0	0 0	ر -
01		Retail - Qualifying Revolving		0		0 0) (0 0		0 0	0	0 (0	0	0	0	0 0	<u>)</u> -
92		Retail - Other Retail		0		0 0) (0 0		0 0	0	0 ()	0	0	0	0 0) -
93		Retail - Other Retail - Of Which: SME		0		0 0) (0 0		0 0	0	0 ()	0	0	0	0 0	<u>)</u> -
94		Retail - Other Retail - Of Which: non-SME		0		0 0) (0 0		0 0)	0 ()	0	0	0	0 0	<u>)</u> –
95		Equity		0		0		0		0		()	0	0	0) (<u>)</u> -
96		Securitisation																
.97		Other non-credit obligation assets		0		0		0		0		(0	0	0	0	0 0	<u>)</u>
198		IRB TOTAL		0		0 0		0		0 0	<u> </u>	0 0		0	0	0	0	<u>/</u>





						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for re Stage 3 exposu	Coverage Ratio - Stage 3 exposure		age 2 exposure St	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Stage 3 ex
	Central banks		0	0	0	(D C) (-	0	0 0		0 ()	0	0 -	0	0	C) 0		0	0 -
	Central governments		0	0	0	(D C) () -	0	0 0		0 ()	0	0 -	0	0	C	0		0	0 -
	Institutions		12	1	0	(0 0) (21.99%	11	L 2		0 ()	0	0 14.18%	ю́ 11	2	C) 0		0	0
	Corporates		54,277	5,434	3,243	42	2 73	672	20.74%	51,701	l 7,441	3,81	12 38	3 10	02 7	38 19.37%	50,256	8,321	4,377	37	11	1 80	.03
	Corporates - Of Which: Specialised Lending		27	4	12	(D C	2	13.37%	26	5 5	1	12 ()	0	2 13.06%	هٔ 25	6	13	8 0		0	2
	Corporates - Of Which: SME		34,629	3,116	2,487	28	3 42	561	. 22.55%	33,073	3 4,292	2,86	57 26	5	58 6	03 21.03%	32,209	4,786	3,237	25	6	3 64	,44
	Retail		72,304	6,041	1,506	8	3 49	370	24.56%	70,434	7,613	1,80)4 7	7 6	62 3 [.]	93 21.79%	69,602	8,144	2,104	7	6	7 41	/15
	Retail - Secured on real estate property		66,434	4,681	1,085	I.	5 24	150	13.83%	64,688	6,193	1,31	۷ ا	1 3	37 1	62 12.27%	63,885	6,751	1,565	5 4	4	4 17	.75
	Retail - Secured on real estate property - Of Which: SME		2,734	387	147	:	1 2	16	10.86%	2,642	2 452	17	74 ()	3	18 10.08%	ó 2,614	455	199) 0		3 1	19
DENMARK	Retail - Secured on real estate property - Of Which: non-SME		63,700	4,294	938	2	4 22	134	14.30%	62,046	5 5,741	1,14	45 4	1 3	35 1 [,]	44 12.60%	61,271	6,296	1,366	5 4	4	2 15	.55
	Retail - Qualifying Revolving		0	0	0	(0 0) () -	0	0 0		0 ()	0	0 -	0	0	C	0		0	0 -
	Retail - Other Retail		5,870	1,359	421	2	4 25	220	52.23%	5,745	5 1,420	48	35 3	3	25 2	47.68%	5,717	1,393	539	3	2	3 24	241
	Retail - Other Retail - Of Which: SME		478	113	76	:	1 3	31	40.32%	473	3 111	8	33 1	L	3	32 38.83%	[′] o 474	104	89) 1		2 3	34
	Retail - Other Retail - Of Which: non-SME		5,392	1,246	345		2 22	189	54.85%	5,273	3 1,308	40)2 2	2 2	22 1	99 49.51%	б 5,24 4	1,289	450) 2	2	1 20	207
	Equity		0	0	0	(0 0) () -	0	0 0		0 ()	0	0 -	0	0	C	0		0	0 -
	Securitisation																						
	Other non-credit obligation assets		422	174	32		1 4	7	23.41%	416	5 169	4	43 ()	4	10 23.23%	ó 417	160	51	. 0		4 1	12
	IRB TOTAL		127,015	11,649	4,780	51	L 126	1,050	21.96%	122,561	15,224	5,65	9 45	5 16	58 1,14	1 20.17%	120,285	16,627	6,533	44	18	3 1,23	31 18



													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		Stag (mln EUR, %)	ge 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Stage	3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ratio - Stage 3 exposure
55	Central banks		0	C	0	(0 0	(0 -		0 0	(0 0		0	0 -	0	0	0	0	<u>ر</u>	<u>ر</u>	0 -
56	Central governments		0	0	0		0 0	(0 -		0 0	(0 0		0	D -	0	0	0	0	<u> </u>	1	0 -
57	Institutions		3	0	0		0 0	(23.43%		3 0	(0 0		0	0 22.42%	3	1	0	0	<u> </u>	1	0 22.81%
58	Corporates		8,496	964	543	7	7 17	107	7 19.75%	7,98	1 1,377	645	5 5	4	0 12	7 19.64%	7,697	1,557	748	5	55	<mark>ر ا</mark>	+7 19.66%
59	Corporates - Of Which: Specialised Lending		2	0	0	(0 0	(2.18%)	2 1	(0 0		0	0 3.24%	2	1	0	0	<u> </u>	1	0 3.90%
60	Corporates - Of Which: SME		2,077	255	226		2 4	46	5 20.14%	1,96	7 331	260	0 2		5 4	9 19.00%	1,909	356	294	2	5	<u>ر</u>	<i>j</i> 4 18.24%
61	Retail		10,278	1,777	493		1 7	65	5 13.15%	10,13	7 1,861	550	0 1		7 6	5 12.08%	10,315	1,641	592	1	6	/	<i>5</i> 8 11.42%
62	Retail - Secured on real estate property		9,541	1,655	413	(0 3	12	2 2.97%	9,40	9 1,734	465	5 0		3 1	3 2.76%	9,576	1,528	505	0	2	-	13 2.64%
⁶³ FINLAND	Retail - Secured on real estate property - Of Which: SME		98	19	23	(0 0	2	2 9.66%	9	6 19	24	4 0		0	2 9.37%	97	17	25	0	<u>ر</u>	j	2 9.26%
64 FINLAND	Retail - Secured on real estate property - Of Which: non-SME		9,443	1,636	390	(0 2	10	2.58%	9,31	3 1,714	442	2 0		3 1	1 2.41%	9,478	1,510	480	0	2	<u>-</u>	11 2.30%
65	Retail - Qualifying Revolving		0	C	0	(0 0	(D -		0 0	(0 0		0	D -	0	0	0	0)	j	0 -
66	Retail - Other Retail		737	122	80	_	1 4	53	3 65.80%	72	8 127	84	4 1		4 5	4 63.52%	739	113	87	1	۵	t′	54 62.09%
67	Retail - Other Retail - Of Which: SME		32	7	13	(0 0	8	64.10%	3	2 7	13	3 0		0	8 62.69%	33	6	13	0)	J	8 61.94%
68	Retail - Other Retail - Of Which: non-SME		705	115	67	(0 4	44	4 66.12%	69	6 120	71	1 1		4 4	5 63.67%	707	107	74	1	?	\$	46 62.12%
69	Equity		0	C	0	(0 0	() -		0 0	(0 0		0	D -	0	0	0	0	<u>ر</u>	ر	0 -
70	Securitisation																						
71	Other non-credit obligation assets		0	C	0	(0 0	() -		0 0	(0 0		0	0 -	0	0	0	0	<u>ر</u>	j	0 -
72	IRB TOTAL		18,777	2,741	1,036	8	3 24	172	2 16.61%	18,122	2 3,238	1,195	5 6	4	7 19	3 16.16%	18,015	3,198	1,341	6	61	. 21	15 16.02%

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
n EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposu
	0	0	C) 0	0	(-	() () (0	C	0 0	-	0	0	0	0	C) (0-
	0	0	C) 0	0	() –	() () (0	C	0 0	-	0	0	0	0	C) (0 -
	1,517	191	26	5 2	4	8	31.70%	b 1,451	. 238	3 44	1	5	5 14	30.98%	1,424	- 255	55	1	5	17 أذ	7 30.6
	105,830	10,894	7,581	. 117	145	1,634		100,151	. 15,246	5 8,909	98	217	7 1,812	20.34%	97,019	17,113	10,173	95	249	9 1,977	7 30.62 7 19.43 2 12.24 4 19.09 6 16.53 7 7.86
	42	5	12	2 0	0	2	13.09%	b 40) 7	13	0	C) 2	12.62%	39	7	13	0	C	2	2 12.24
	51,552	4,885 10,520	3,780) 57	64	828		49,053	8 6,677 2 12,547	7 4,488 7 3,044	50	89	908		47,685	7,378	5,153	48	96	6 984	4 19.09
	118,412	10,520	2,630		66	511	. 19.42%	b 115,972	2 12,547	' 3,04	9	84	1 540	17.73%	115,380	12,758	3,425	8	88	8 566	õ 16.5
	106,922 3,277	8,448	1,994	F 5	31	180	9.02%	104,706	5 10,334	2,324	5	46	5 193	8.32%	104,119	7,378 12,758 10,607 523	2,638	5	52	2 207	7 7.86
	3,277	460		, <u> </u>	3	20	10.49%	3,181				3	3 22	9.85%	3,157	523	248	0	3	3 2?	3 9.45 4 7.70
	103,644	7,988	1,804	5	28	160	8.87%	101,524	9,810	2,103	6 4	43	3 172	8.16%	100,962	10,084	2,390	4	49) 184	4 7.70
	0	0	0	0	0	(-	() () (00	C	0 0	-	0	0	0	0	0) נ	ე -
	11,491	2,072	637	7 5	35	331	. 52.00%	11,267	2,213	3 720	4	38	346	48.10%	11,261	2,151 174	787	4	36	35؟	9 45.56 4 36.05 5 47.79
	924			. 1	5	50	37.94%	919			. 1	4	1 52	36.79%	924		149	1	4	<u>+ 54</u>	4 36.05
	10,566	1,880	505	5 4	31	281	55.64%	10,348	3 2,025	579	3	33	3 294	50.87%	10,337	1,977	638	3	32	2 305	<u>ة 47.7</u>
	0	0	C	00	0	(-	() () ()	00	C	0 0	-	0	0	0	0	C	<u>) (</u>	J-
	470	177	27) 1		-	23.35%	461	. 175				1 10	23.11%	460	166	53	0		4 1'	2 23.0
	226,230		10,269	129 <u>1</u>	219	2,161	23.35%			12,040	108	310	2,375	19.73%			13,706	105	346	6 2,572	2 23.08 2 18.77

Baseline Scenario

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	(0 0	-	0	0	0	0	0	0	-	0	0 () (0 0	0	-
	0	0	0	0	(D C) –	0	0	0	0	0	0	-	0	0 () () 0	0	-
	295	20	0	0	(D C	20.33%	283	31	1	0	0	0	22.23%	276	38	L () 1	0	22.68%
	25,399	2,542	1,335	44	32	2 199	14.94%	23,953	3,583	1,740	36	43	257	14.79%	23,155 4,	2,105	5 35	5 45	308	14.63%
	0	0	0	0	(D C	7.27%	0	0	0	0	0	0	7.40%	0	0 () (00	0	7.51%
	10,512	1,056	587	20	14	4 89	15.09%	9,951	1,407		17	19	116	14.53%		524 980	16	5 20	139	14.17%
	15,798	971	5,5	1	5	5 28	7.54%	15,608	1,133		1	7	31	7.58%		.07 422	2	8	32	7.60%
	13,032	659	315	0	2	2 10	3.09%	12,897	776	334	0	3	10	3.10%	,	760 346	5 () 3	11	3.10%
	307	34	14	. 0	(0 1	10.46%	305	34	15	0	0	2	10.12%	306	33 16	5 (0 0	2	9.99%
	12,725	625	301	0	1	1 8	2.75%	12,591	742	318	0	2	9	2.76%	12,594	330) (2	9	2.76%
	0	0	(0	(-	0	0	0	0	0	0	-	0	0 () (0 0	0	-
	2,766	311	61	1		19	30.63%	2,711	357	70	1	5	20	28.91%	2,715	347 76		5	21	28.04%
	354	49	30	0]		25.36%	352	49	32	0	1	8	24.98%	353	46 33	3	1	8	24.83%
	2,412	263	31	1	2	2 11	35.82%	2,359	308	38	0	4	12	32.23%	2,362	800 43	3	4	13	30.51%
	0	0	L L	0	(-	0	0	0	0	0	0	-	U			0	0	-
	0	0	ſ	0	ſ		17.14%	0	0	0	0	0	0	16 08%	0	0 (0	17 01%
	41,492	3,532	1,711	44	37	228	13.32%	39,844	4,747	2,144	37	50	288	16.98% 13.44%	<u> </u>	61 2,528	36	53	340	17.01% 13.46%







														Baseline Scena	ario									
							31/12/2021							31/12/202	2						31/12/2023			
RowN um			(mln EUR, %)	Stage 1 exposure Stage	2 exposure Stag		Stock of provisions for Stage 1 exposur	Stock of provisions fo e Stage 2 expos	Stock provision ure Stage 3 exp	of ns for posure Stage 3 e	e Ratio - exposure Stage 1	1 exposure Stage 2	exposure Stage 3 exp	Stock of provisions fo Stage 1 expos	Stock of provisions foure Stage 2 expos	Stock of or provisions for sure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks		0	0	0		0	0	0 -		0	0	0	0	0	0 -	()	0 () () (J 0	- L
110		Central governments		0	0	0		0	0	0 -		0	0	0	0	0	D -	()	0 () () (J 0	- ر
111		Institutions		92	5	0		0	0	0	23.93%	89	8	0	0	0	0 14.16%	87	7	9	. () (ט ס'	0 12.40%
112		Corporates		621	38	90		1	1	16	17.51%	586	65	98	1	3 1	8 18.30%	568	3 70	6 10	5 1		3 20	0 18.87%
113		Corporates - Of Which: Specialised Lending		0	0	0		0	0	0 -		0	0	0	0	0	D -	()	0 () () (J 0'	ر -
114		Corporates - Of Which: SME		28	4	3		0	0	2	71.45%	26	5	3	0	0	2 67.59%	25	5	5	ł () (ງ 2	2 65.39%
115		Retail		109	40	6		0	1	1	24.04%	107	40	7	0	1	2 23.97%	107	7 40	0 0	3)	1 2	2 23.44%
116		Retail - Secured on real estate property		92	16	4		0	0	1	14.20%	89	18	5	0	0	1 13.29%	88	3 19	9	5 ()	ן 1	1 12.41%
117	GERMANY	Retail - Secured on real estate property - Of Which: SME		1	0	0		0	0	0	13.07%	1	0	0	0	0	0 10.89%		L	0 () ()	ט ס	9.80%
118	GLNMANT	Retail - Secured on real estate property - Of Which: non-SME		90	16	4		0	0	1	14.20%	88	18	5	0	0	1 13.31%	87	7 18	8	5 ()	ן 1	1 12.44%
119		Retail - Qualifying Revolving		0	0	0		0	0	0 -		0	0	0	0	0	D -	()	0 () () (ס ס	- ر
120		Retail - Other Retail		17	24	1		0	0	1	53.66%	18	22	2	0	1	47.19%	b 19	9 2	1 3	3 ()	<u> </u>	1 44.53%
121		Retail - Other Retail - Of Which: SME		0	0	0		0	0	0	60.50%	0	0	0	0	0	0 60.22%)	0 () () (ס כ	0 60.02%
122		Retail - Other Retail - Of Which: non-SME		17	23	1		0	0	1	52.74%	18	22	2	0	1	46.07%	19	9 2	1 3	3 ()	<u> </u>	1 43.47%
123		Equity		0	0	0		0	0	0 -		0	0	0	0	0	D -	()	0 () ()	<u>ס</u>	J-
124		Securitisation																						
125		Other non-credit obligation assets		0	0	0		0	0	0 -		0	0	0	0	0	0 -	()	0 0) () (J0	J -
126		IRB TOTAL		822	83	96		1	2	17	17.91%	782	113	106	1	4 20) 18.66%	762	12	5 114	1		+ 22'	2 19.16%

RowN			
um			(mln EUR, %
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)		Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0) 0	0	0	0	-	0	0	0	0	0	0	-	0	0	(0 0	0 0	0	-
	0	0	0	0	0	0	-	0	0	C	0	0	0	-	0	0	(0 0	0 0	0	-
	5	0	0 0	0	0	0	23.53%		1	C	0	0	0	13.17%	5	1	(0 0	0 0	0	11.27% 19.77% 3.82%
	11,848	1,293	1,504	16	12	332	22.04%	11,089	1,864	1,692	13	15	352	20.79%	10,675	2,097	1,873	3 12	2 15	370	19.77%
	12	0	0 0	0	0	0	3.53%	12	0	C	0	0	0	3.69%	12	. 1	1	0	0 0	0	3.82%
	4,029	429		5	4	57	16.12%	3,774	603		4	6	64	14.64%	3,637		512	2 4	1 <u>6</u>	70	13.62% 7.75% 3.16% 4.89%
	19,354 17,325	1,595		0	4	16	8.54%	19,131	1,792	210	0	5	17	7.99%	19,193			7 0	5	18	7.75%
	17,325	1,357	155	0	2	5	3.42%	17,135	1,524	177	0	3	6	3.25%	17,189	1,456	191		3	6	3.16%
	131		6	0	0	0	4.97%	132	18	/	0	0	0	4.91%	133	16	/	0	0	0	4.89% 3.09%
	17,193	1,338	148	0	2	5	3.36%	17,004	1,506	1/0	0	3	5	3.18%	17,056	1,440	183		3	6	3.09%
	0	239		0	0	0	-	1 006	269		0	0	0	-	2.004	0	(0	-
	2,030	239	29	0	2	10	35.38% 24.33%	1,996	269	33	0	2	11	33.17% 24.17%	2,004	258	30		3	12	32.06% 24.10%
	1,972	22	1	0	0	3	42.37%	1,935	250	21	0	0	<u>د</u>	38.19%	1,941	10	12			د م	36.17%
	1,972		10	0	2	0	42.37%	1,955	250		0	2	0		1,941	242	2-			9	
	0	U	, 0	0	0	0	-	0	0		0	0	0		0	0			0	0	-
	44	3	3 0	0	0	0	17.49%	41	5	1	0	0	0	15.11%	30	6	1		0	0	13.96%
	31,250	2,892	1,689	16	16	347		30,267	3,661	1,903	13	20	369	19.37%	29,912	3,818	2,101	13	3 20	388	18.47%

1											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
R, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	C	0 0	-	0	0	0	0	0	0	-	0	0 0	0 0	0	0	-
	0	0	0	0	C	0 0	-	0	0	0	0	0	0	-	0	0 0	0	0	0	-
	12	5	0	0	C	0 0	22.13%	11	6	0	0	0	0	20.79%	10	6 0	0	0	0	19.72%
	906	73	53	1	1	1 11	21.38%	852	120	60	0	3	13	21.85%	821	145 66	6 0	4	15	22.11%
	0	0	0	0	C	0 0	-	0	0	0	0	0	0	-	0	0 0	0 0	0	0	-
	31	3	3	0	C	2	74.48%	30	3	3	0	0	2	66.97%	29	3 3	с С	0	2	62.91%
	61	12	3	0	C	2	44.72%	59	13	4	0	0	2	42.06%	59	13 4	0	0	2	39.92%
	51	9	2	0	C	0 0	22.73% 10.71%	50	10	2	0	0	0	21.01%	50	10 3	0	0	1	19.63%
	1	0	0	0	C	0 0	10.71%	1	0	0	0	0	0	10.75%	1	0 0	00	0	0	19.63% 10.80% 19.78%
	50	9	2	0	C	0 0	22.92%	49	9	2	0	0	0	21.18%	49	10 3	0	0	0	19.78%
	0	0	0	0	C	0 0	-	0	0	0	0	0	0	-	0	0 0	00	0	0	-
	9	3	1	0	C	0 1	78.48%	9	3	2	0	0	1	73.60%	9	3 2	2 0	0	1	71.09%
	0	1	0	0	C	0 0	31.37%	0	1	0	0	0	0	31.67%	0	1 0	00	0	0	31.85%
	9	2	1	0	C	0 1	84.75%	9	2	1	0	0	1	80.81%	9	2 1	. 0	0	1	78.21%
	0	0	0	0	C	0 0	-	0	0	0	0	0	0	-	0	0 0	0 0	0	0	-
	4	0	0	0	C	0 0	23.23%	4	0	0	0	0	0	23.18%	3	1 0	00	0	0	23.22%
	982	89	57	1	1	13	22.78%	926	139	64	1	3	15	23.05%	894	164 70	1	4	16	23.16%

- 1											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
२, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure Stag	Stock of ovisions for Je 3 exposure Stage 3	ge Ratio - Sexposure Stage	e 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	0	0 -		0	0	0	0	C	0 0) –	0	0 0	0	0	0	-
	0	0	0	0	0	0 -		0	0	0	0	C	0 0) –	0	0 0	0	0	0	-
	0	0	0	0	0	0 -		0	0	0	0	C	0 0) -	0	0 0	0	0	0	-
	0	0	0	0	0	0 -		0	0	0	0		0 0) –	0	0 0	0	0	0	-
	0	0	0	0	0	0 -		0	0	0	0		0 0) –	0	0 0	0	0	0	-
	0	0	0	0	0	0 -		0	0	0	0	C	0 0) –	0	0 0	0	0	0	-
	0	0	0	0	0	0 -		0	0	0	0	C	0 0) –	0	0 0	0	0	0	-
	0	0	0	0	0	0 -		0	0	0	0	0	0 0) -	0	0 0	0	0	0	-
	0	0	0	0	0	0 -		0	0	0	0	0	0 0) -	0	0 0	0	0	0	-
	0	0	0	0	0	0 -		0	0	0	0	(0) –	0	0 0	0	0	0	-
	0	0	0	0	0	0-		0	0	0	0) –	0		0	0	0	-
	0	0	0	0	0	0 -		0	0	0	0) –	0		0	0	0	-
	0	0	0	0	0	0-		0	0	0	0			/	0		0	0	0	-
	0	0	0	0	0	0-		0	0	0	0			-	0		0	0	0	-
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	0	0	0	0	0	0 -		0	0	0	0	ſ))	_	0	0 0	0	0	0	_
	0	0	0	0	Ő	0 -		0	0	0	0	Ő	0 0	-	Ő		Ő	Ő	0	-









	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31 32	33	34	35	36
											Baseline Scenario									
				31/12/2021			-				31/12/2022						31/12/2023			
(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2	exposure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0		0 0	-	0	0	(0 0	0	0	-	0	0	0 () 0	0	-
	0	0	0	0		0 0	-	0	0	(0 0	0	0	-	0	0	0 (0 0	0	-
	0	0	0	0		0 0	-	0	0	(0 0	0	0	-	0	0	0 (0	0	-
	0	0	0	0		0 0	-	0	0	(0 0	0	0	-	0	0	0 (0	-
	0	0	0	0			-	0	0			0	0	-	0	0	0	0	0	-
	0	0	0	0			-	0	0	(0	0	-	0	0			0	-
	0	0	0	0			-	0	0	(0 0	0	0	-	0	0	0	0	0	-
	0	0	0	0		0 0	-	0	0	(0 0	0	0	-	0	0	0	0 0	0	-
	0	0	0	0		0 0	-	0	0	(0 0	0	0	-	0	0	0 () 0	0	-
	0	0	0	0		0 0	-	0	0	(0 0	0	0	-	0	0	0) 0	0	-
	0	0	0	0		0 0	-	0	0	(0 0	0	0	-	0	0	0	0 0	0	-
	0	0	0	0		0 0	-	0	0	(0 0	0	0	-	0	0	0 () 0	0	-
	0	0	0	0		0 0	-	0	0	(0 0	0	0	-	0	0	0 () 0	0	-
	0	0	0	0		0 0	-	0	0	(0 0	0	0	-	0	0	0 () 0	0	-
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	0	0	0	0		0 0	-	0 0	0			0	0 0	-	0	0	0 0		0	-

											Baseline Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 () 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	C	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0 (0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0 (0 0	0	-
	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0 (0	-
	0	0	0	0	0	0	-	0	0	0	0	0		-	0				0	-
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										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 0	0		0 0) -	0	C	C	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	0		0 0) -	0	C	C	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	0		0 0) -	0	C	0	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	0 0		0 C) -	0	C	0	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	00		0 C) -	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	0 0		0 0) -	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	0 0		0 0) -	0	C	C	0	0	0	-	0	0	0	0	0	0	-
	0	0 0	0 0		0 0) -	0	C	0	0	0	0	-	0	0	0	0	0	0	
	0	0 0	0 0		0 0) -	0	C	0 0	0	0	0	-	0	0	0	0	0	0	
	0	0 0	0 0		0 0) -	0	C	0 0	0	0	0	-	0	0	0	0	0	0	
	0	0 0	0 0		0 0) -	0	0	0	0	0	0	-	0	0	0	0	0	0	
	0	0 0	0 0		0 0) -	0	0	0	0	0	0	-	0	0	0	0	0	0	
	0	0 0	0 0) -	0	0	0	0	0	0	-	0	0	0	0	0	0	
	0	0	0) -	0	0	0	0	0	0	-	0	0	0	0	0	0	
	0	0 (0) - 	0	C	C	0	0	0	-	0	0	0	0	0	0	
	0				0						0					0	0	0	0	
	0		0) - -				0	0	0	-	0	0	0	0	0	0	
	U	U 0	<u> </u>			_	0	U	0	0	0	0		0	0	U	0	U	U	-





						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposur		Stock of provisions for e Stage 2 exposu	Stock of r provisions four re Stage 3 expos	or Stage 3 expo	Stade Lev	exposure Stage 2 exp	posure Stage 3 exposu	Stock of e provisions for	Stock of provisions for	Stock of provisions for e Stage 3 exposur	
	Central banks		0	0	0	(0 0	0 0	-	0	()	0	0	0	0 -		0	0	0	0	0	0 -
	Central governments		0	0	0	(0 0	0	-	0	()	0	0	0	0 -		0	0	0	0	0	0 -
	Institutions		10	2	0	(0 0) 0	28.13%	9		3	0	0	0	0 29	9.11%	9	4	0	0	0	0
	Corporates		51,010	8,515	3,429	149	9 304	1,118	32.62%	45,939	12,099	4,91	15 9	92 4	497 1	,451 29	9.52%	42,818	13,765 6,3	71 7	7 6:	.1 1,78	82
	Corporates - Of Which: Specialised Lending		27	5	12	(0 0) 5	45.10%	24	(5 1	13	0	0	6 42	2.19%	22	7	14	0	0	6
	Corporates - Of Which: SME		32,961	4,632	2,639	11!	5 195	5 944	35.78%	29,886	6,683	3,66	52	78 3	309 1	,174 32	2.05%	27,949	7,635 4,6	48 6	4 37	75 1,40	02
	Retail		70,739	7,575	1,536	17	7 195	5 538	35.03%	68,214	9,529	2,10)7	11 2	283	640 30).35%	66,943	10,206 2,7	01 1	0 32	.9 74	49
	Retail - Secured on real estate property		65,268	5,809	1,124	16	6 124	ł 295	26.22%	63,018	7,64	. 1,54	41	10 2	209	358 23	8.26%	61,897	8,317 1,9	36	9 25	3 43	31
	Retail - Secured on real estate property - Of Which: SME		2,608	508	152	:	1 10) 31	20.39%	2,473	586	5 20	09	0	17	40 19	9.21%	2,415	591 2	51	0	20 4	49
DENMARK	Retail - Secured on real estate property - Of Which: non-SME		62,660	5,301	972	1!	5 113	3 264	27.13%	60,546	7,05	5 1,33	32	10 1	192	318 23	3.90%	59,482	7,726 1,7	25	9 23	34 38	82
	Retail - Qualifying Revolving		0	0	0	(0 0) 0	-	0	()	0	0	0	0 -		0	0	0	0	0	0 -
	Retail - Other Retail		5,472	1,766	412		1 71	244	59.06%	5,196	1,888	3 56	66	1	74	281 49	9.65%	5,046	1,889 7	15	1 7	76 31	17
	Retail - Other Retail - Of Which: SME		452	140	75		1 7	7 36	47.45%	434	14	5 8	38	1	7	40 45	5.07%	427	141 1	00	1	7	43
	Retail - Other Retail - Of Which: non-SME		5,019	1,626	337	(0 64	208	61.64%	4,761	1,743	47	78	0	67	241 50).49%	4,619	1,748 6	15	0 6	i9 27	74
	Equity		0	0	0	(0 0) 0	-	0	()	0	0	0	0 -		0	0	0	0	0	0 -
	Securitisation																						
	Other non-credit obligation assets		378	219	32	(0 10) 10	31.27%	343	22	' <u> </u>	58	0	11	18 31	48%	321	224	34	0	.2 2	27
	IRB TOTAL		122,138	16,311	4,997	166	509	1.667	33.35%	114,506	21,859	7.08	1 10	3 7	·92 2.	109 29.	79%	110,091	24,199 9,1	6 8	7 95	3 2,55	58 2



												Adverse Scenario										
					31/12/2021							31/12/2022						31/	/12/2023			
RowN um		Stage 1 exposu	re Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stag	e 2 exposure Stage 3 ex	posure prov	visions for p		visions for	overage Ratio - tage 3 exposure
55	Central banks		0	0 ()	0 0	() -		0 0	C	0 0		0 () -	0	0	0	0	0	0 -	
56	Central governments		0	0 (0 0	() -	(0 0	C	0 0		0 () -	0	0	0	0	0	0 -	
57	Institutions		4	0 0		0 0	(23.87%		3 0	C	0 0		0 (25.35%	3	0	0	0	0	0	25.90%
58	Corporates	7,0	528 1,82	8 547	7 18	8 33	156	6 28.55%	6,752	2 2,570	680	0 15	5	2 189	9 27.85%	6,280	2,889	834	12	62	228	27.40%
59	Corporates - Of Which: Specialised Lending		2	0 0		0 0	(0 10.77%		2 1	C	0 0		0 (0 11.01%	2	1	0	0	0	0	11.24%
60	Corporates - Of Which: SME	1,9	42	7 230)	5 9	77	7 33.33%	1,71	1 570	277	7 108	1	9 89	9 31.95%	1,607	621	331	4	17	103	31.09%
61	Retail	10,	.12 1,93	8 497	7	1 13	86	5 17.27%	9,928	8 2,052	568	8 1	1	5 90	15.90%	10,114	1,816	618	1	13	93	15.11%
62	Retail - Secured on real estate property	9,3	96 1,79	4 418	3	1 8	33	3 7.85%	9,22	5 1,900	483	3 1		9 36	5 7.41%	9,398	1,681	530	1	8	38	7.16%
⁶³ 64 FINLAND	Retail - Secured on real estate property - Of Which: SME		95 2	2 23	3	0 0	2	17.45%	92	2 23	24	4 0		0	17.35%	93	20	26	0	0	4	17.31%
64 FINLAND	Retail - Secured on real estate property - Of Which: non-SME	9,7	.01 1,77	2 396	5	1 7	29	7.31%	9,133	3 1,877	459	9 1		9 32	6.88%	9,304	1,660	504	1	8	34	6.65%
65	Retail - Qualifying Revolving		0	0 (0 0	() -	(0 0	C	0 0		0 () -	0	0	0	0	0	0 -	
66	Retail - Other Retail		'16 14	4 79))	0 5	53	66.89%	703	3 152	85	5 0		6 54	64.35%	716	135	88	0	5	55	62.78%
67	Retail - Other Retail - Of Which: SME		30	9 13	3	0 0	8	64.62%	30	0 9	13	3 0		5	62.86%	30	8	13	0	0	8	61.90%
68	Retail - Other Retail - Of Which: non-SME		686 13	5 67	7	0 5	45	5 67.32%	673	3 143	72	2 0		5 46	64.62%	686	127	75	0	5	47	62.94%
69	Equity		0	0 ()	0 0	() -	(0 0	C	0 0		0 () -	0	0	0	0	0	0 -	
70	Securitisation																					
71	Other non-credit obligation assets		0	0 (0 0	() -		0 0	C	0 0		0 () -	0	0	0	0	0	0 -	
72	IRB TOTAL	17,7	44 3,76	6 1,044	19	9 46	242	2 23.18%	16,684	4 4,622	1,248	8 16	67	7 280	22.41%	16,397	4,705	1,452	14	75	322	22.17%

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
ln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure S	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
	0	0	0	0	0	C	-	C) C) (0	0	C	-	C	0	0	C) ()) C	J -
	0	0	0	0	0	C) -	C) 0) (0 0	0	C	-	0	0	0	C	0) C	ე -
	1,407	309	18	0	14	8	41.89%	1,279	412	43	0	26	18	43.15%	1,204		67	, C	33	3 29	9 43.43 6 28.95 6 36.80 3 29.90 6 23.98
	96,697	19,151	8,457	460	689	2,697	31.89%	85,363	3 27,237	11,705	297	1,007	3,508	29.97%	78,734	30,871	14,701	239	1,177	4,256	j 28.95
	41	6	13	0	0	5	43.50%	38	8 8	3 14	0	0	6	39.74%	35	8	16	C	0) 6	i 36.80
	48,212	7,733	4,271	258	353	1,478	34.60%	43,106	5 11,016 15,829	6,095	180	497	_/	31.44%	39,983	12,463 16,197	7,771	. 144	564	2,323	3 29.90
	115,544	7,733 13,262	2,757	21	263	774	28.08%	112,194	15,829	3,539	15	370	902		111,048	16,197	4,318	14	419	1,036	i 23.98
	105,053		2,110	19	162	402	19.06%	102,137	12,532		13	262	482	17.88%	101,152	12,929	3,283	11	309	569	9 17.33
	3,127		199	1	12	40	19.94%	2,981			0	19	50	18.95%	2,922		322	C C	22	60	0 18.57 9 17.19
	101,926	9,600	1,911	18	149	362	18.97%	99,157	' 11,849	2,431	. 13	243	432	17.76%	98,230	12,246	2,961	. 11	287	' 509) 17.19
	0	0	0	0	0	C) -	C	0 0) (0 0	0	0	-	0	0	0	C	0) C) -
	10,491			3	101	372	2 57.48%	10,057			5 2	108	420	49.73%	9,896	3,268	1,035	2	111	. 467	7 45.08 ⁴ 9 40.05 ⁴ 8 46.09 ⁴
	854			1	11	58	43.70%	828			1	11	64	41.57%	818	257	172	. 1	11	. 69	<u>ع</u> 40.05
	9,637	2,801	514	1	90	314	61.05%	9,229	3,031	. 691	. 1	97	356	51.55%	9,078	3,011	863	1	100	398	3 46.09
	0	0	0	0	0	0) -	C) C) (0	0	C	-	0	0	0	C	C) C)-
	415		32	0	10	10	31.28%	374		60	0	12	19	31.39%	347	245	87	, C	12	27	7 31.519 8 27.89 9
	214,063	32,953	11,265	482	976	3,489	30.98%	199,210	43,724	15,347	312	1,414	4,447	28.98%	191,333	47,776	19,172	253	1,641	5,348	27.89 ک

Adverse Scenario

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expo	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	(0 (0 -	0	0	0	0	0	0	-	0	0	0	0 0	0	-
	0	0	0	0	(0 (0 -	0	0	0	0	0	0	-	0	0	0	0 0	0	-
	267	48	1	0	(0 (0 22.95%	241	71	2	0	2	1	26.30%	225	86	4	0 3	1	27.33%
	22,399	5,057	1,820	189	243	3 504	4 27.68%	19,190	7,194	2,892	123	322	797	27.57%	17,304	3,147 3,82	4 9	7 354	1,054	27.56%
	0	0	0	0	(0 (0 10.94%	0	0	0	0	0	0	11.02%	0	0	0	0 0	0	11.07%
	9,422		853	101	117	7 237	7 27.81%	8,117	2,623		71	138	384	27.14%		2,934 1,89		6 137	508	26.84%
	15,155		446	2	29	9 73	3 16.31%	14,839	1,762	543	2	42	88	16.26%		64	6	1 47	105	16.19%
	12,783 290	855	369	1	15	5 46	6 12.51%	12,558	1,012	436	1	25	55	12.64%		,009 50	9	1 28	65	12.75%
			17	0	1	1 4	4 20.97%	283	51	22	0	1	4	19.50%	279	50 2	6	0 1	5	18.65%
	12,492	807	352	1	14	4 43	3 12.10%	12,275	962	415	1	24	51	12.28%	12,208	959 48	4	1 27	60	12.43%
	0	0	0	0	(0 -	0	0	0	0	0	0	-	0	0	0	0 0	0	-
	2,373	688	77	1	15	5 2	7 34.52%	2,281	750	107	1	17	33	30.98%	2,240	761 13	7	1 19	40	29.00%
	316		32	0	4	2 10	0 31.03%	307	87	39	0	3	11	29.52%	301	87 4	4	0 3	13	28.49%
	2,056	604	45	1	12	2 17	7 37.04%	1,974	662	69	1	15	22	31.80%	1,938	674 9	3	1 16	27	29.25%
	0	0	0	0	(0 -	0	0	0	0	0	0	-	0	0	0	0	0	-
	0	0					0 25.040/		0			0				0	0	0		25.000/
	37,821	6,648	2,267	190	272	2 577	0 25.94% 7 25.44%	34,270	9,027	3,438	125	366	886	25.97% 25.78%	32,257 10	.004 4,47	5 9 1	3 403	1,160	25.99% 25.91%







RowN			
um			(mln EUR, %
109		Central banks	
110		Central governments	
111		Institutions	
112		Corporates	
113		Corporates - Of Which: Specialised Lending	
114		Corporates - Of Which: SME	
115		Retail	
116		Retail - Secured on real estate property	
117	GERMANY	Retail - Secured on real estate property - Of Which: SME	
118	GERMANT	Retail - Secured on real estate property - Of Which: non-SME	
119		Retail - Qualifying Revolving	
120		Retail - Other Retail	
121		Retail - Other Retail - Of Which: SME	
122		Retail - Other Retail - Of Which: non-SME	
123		Equity	
124		Securitisation	
125		Other non-credit obligation assets	
126		IRB TOTAL	

RowN			
um			(mln EUR, %
127		Central banks	
128		Central governments	
129		Institutions	
130		Corporates	
131		Corporates - Of Which: Specialised Lending	
132		Corporates - Of Which: SME	
133		Retail	
134		Retail - Secured on real estate property	
135	N.A.	Retail - Secured on real estate property - Of Which: SME	
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME	
137		Retail - Qualifying Revolving	
138		Retail - Other Retail	
139		Retail - Other Retail - Of Which: SME	
140		Retail - Other Retail - Of Which: non-SME	
141		Equity	
142		Securitisation	
143		Other non-credit obligation assets	
144		IRB TOTAL	

	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
(mln EUR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0) C) 0	0	0	-	0	0	C	0	0	0	-	0	0	0	0 0	0	0	-
	0	0) C	0 0	0	0	-	0	0	C	0	0	0	-	0	0	0	0	0	0	-
	5	1	. C	0 0	0	0	25.52%	4	2	C	0	0	0	27.74%	4	2	0) C	0	0	28.27% 29.77% 14.62%
	10,499	2,477	1,669	83	69	519	31.11%	9,003	3,542	2,100	55	85	635	30.25%	8,206	3,981	2,458	43	91	732	29.77%
	12	0) C	0 0	0	0	12.10%	11	1	1	0	0	0	13.77%	11	1	1	. 0	0	0	14.62%
	3,650 18,892 17,034 127	740	425	5 35	29	126	29.61%	3,146	1,059 2,305	609	25	33	173	28.47%	2,873	1,182	759	19	32	212	27.91%
	18,892	2,041		1 1	21	36	17.86%	18,592	2,305	237	1	23	40	17.07%	18,656	2,218 1,792	260) 1	23	43	16.74% 12.75% 15.80%
	17,034	1,632	169) 1	13	23	13.47%	16,783	1,854	199	1	16	26	12.98%	16,827	1,792	217	' 1	16	28	12.75%
	127	22	2 7	7 0	0	1	16.05%	127	22	8	0	0	1	15.88%	128	20	9	0 0	0	1	15.80%
	16,907	1,610	162	2 1	13	22	13.35%	16,656	1,832	191	1	16	25	12.85%	16,699	1,772	209) 1	16	26	12.62%
	0	0) C	0 0	0	0	-	0	0	C	0	0	0	-	0	0	0	0 0	0	0	-
	1,858	409	31	0	8	13	41.55%	1,810	451	37	0	7	15	38.92% 30.25%	1,829	426	42	2C	7	16	37.28% 30.05% 40.63%
	54	25	5 12	2 0	1	4	30.65%	56	22	13	0	1	4		58	19	13	C	1	4	30.05%
	1,803	384	19	9 0	7	9	48.30%	1,754	429	24	0	7	11	43.50%	1,771	407	29	0 0	6	12	40.63%
	0	0	0 0	0 0	0	0	-	0	0	C	0	0	0	-	0	0	0	0 0	0	0	-
				-	-	-					-	-	-				_	-	-		
	34	12	2 1	0	0	0	31.87%	28	17	1	0	0	0	27.42%	24	19	3	0	0	1	25.97% 28.52%
	29,430	4,531	. 1,871	. 84	90	555	29.69%	27,628	5,865	2,338	55	108	676	28.92%	26,890	6,220	2,720	44	114	776	28.52%

										Adverse Scenario							
				31/12/2021						31/12/2022					31/12/2023		
JR, %)		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0) (0 (0 0	-	0 0	0	0	0	0 -	0	0 0	0	0 0) -
	0	0	0) (0 (0	-	0 0	0	0	0	0 -	0	0 0	0) () -
	10	7	0) (0 (0	30.73%	8 8	1	0	0	0 30.04%	7	9 1	0	0 0) 29.70%
	796	176	59		3 4	20	33.19%	693 264	74	2	7 2	4 32.64%	637	309 86	2	9 28	3 32.41%
	0	0	0) (0 0	0	-	0 0	0	0	0	0 -	0	0 0	0) () -
	30	3	3	(0 0	2	77.45%	29 4	4	0	0	2 69.30%	28	4 4	0) 3	64.44%
	58	14	4	. (0 1	. 2	48.72%	56 15	5	0	1	2 44.35%	55	16 6	0	1 2	41.68%
	50	10	2	(0 0	1	30.62%	48 11	3	0	0	1 27.48%	47	11 4	0) 1	25.60%
	1	0	0	(0 0	0 0	14.70%	1 0	0	0	0	0 14.62%	1	0 0	0	0 0) 14.53%
	49	10	2	. (0 0	1	30.98%	47 11	3	0	0	1 27.79%	46	11 3	0) 1	L 25.89%
	0	0	0	(0 0	0 0	-	0 0	0	0	0	0 -	0	0 0	0	0 0) -
	8	4	1	. (0 0) 1	77.91%	7 4	2	0	0	1 71.63%	7	4 2	0) 1	68.64%
	0	1	0	(0 0	0 0	41.28%	0 1	0	0	0	0 41.37%	0	1 0	0	0 0) 41.43%
	8	3	1	. (0 0) 1	85.46%	7 4	1	0	0	1 80.10%	7	4 2	0) 1	76.90%
	0	0	0	(0 0	0 0	-	0 0	0	0	0	0 -	0	0 0	0) () -
			-			-											
	3	1	0	(0 (0	29.73%	2 2	0	0	0	0 34.77%	2	2 0	0) <u>(</u>) 35.84%
	867	198	63	4	4 5	22	34.13%	760 289	80	2	8 2	7 33.34%	701	335 93	2 1) 31	. 32.95%

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
JR, %)		Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions f Stage 2 exposure Stage 3 expo	or Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	C) (0 0	0	0	0 -	0	0	0	C	0	0	-	0	0) C		0 0	C	-
	C) (0 0	0	0	0 -	0	0	0	0	0	0	-	0	0) 0		0 0	C	-
	88	3	9 0	0	0	0 25.59%	6 83	14	0	0	0	0	27.50%	81	16	i C		0 0	C	28.28%
	543	108	8 98	5	5 7	35 35.17%	64 464	167	119	3	9	41	. 34.55%	424	191	. 135		2 8	46	33.77%
	C) (0 0	0	0	0 -	0	0	0	C	0	0	-	0	0	0		0 0	C	-
	26	5	4 3	1	. 1	3 87.38%		6	5	1	1	4	84.54%	21	7	' 6		1 1	5	83.30%
	100) 48	8 7	0	1	2 34.41%		50	10	0	1	3	33.37%	93	49	12) 2	4	32.49% 22.42%
	89	18	8 5	0	0	1 26.74%		21	6	0	0	1	24.18%	84	21	. 7		0 0	2	
	1	. (0 0	0	0	0 17.98%		1	0	0	0	0	18.01%	1	1	. 0		0 0	C	18.09%
	88	3 18	8 5	0	0	1 26.83%	6 85	20	6	0	0	1	24.28%	83	21	. 7		0 0	2	22.50%
	C) (0 0	0	0	0 -	0	0	0	0	0	0	-	0	0	0 0		0 0	C	-
	11	29	9 2	0		1 52.09%		29	4	0	1	2	47.66%	10	28	5		0 1	2	46.35%
	0		0 0	0	0	0 68.83%		0	0	0	0	0	68.44%	0	0			0 0		68.19%
	11	. 29	2	0		1 50.57%	6 <u>10</u>	29	4	0	1	2	46.59%	10	28	5			2	45.48%
	l) (0	0	0	0-	0	0	0	C	0	0	-	0	0) C		0	l	-
						0		0	0			0		0	0					
	731	16 5	5 106	5	9	37 35.10 %	643	230	129	3	11	0 	- 34.44%	598	256	148		2 10	50	- 33.65%

										Adverse Scenario	1								
				31/12/2021						31/12/2022						31/12/2023			
R, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for pro Stage 2 exposure Stag	Stock of ovisions for ge 3 exposure	erage Ratio - e 3 exposure Stage 1	1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0 0	0	0 -		0	0 0	(0 0	0	-	0	0 (0	0	0	-
	0	0	0	00	0	0 -		0	0 0	(0 0	0	-	0	0 (0	0	0	-
	0	0	0	00	0	0 -		0	0 0		0 0	0	-	0	0 (0	0	0	-
	0	0	0	0 0	0	0 -		0	0 0		0 0	0	-	0	0 (0	0	0	-
	0	0	0	0 0	0	0 -		0	0 0	(0 0	0	-	0	0 (0	0	0	-
	0	0	0	0 0	0	0 -		0	0 0	(0 0	0	-	0	0 (0	0	0	-
	0	0	0	0 0	0	0 -		0	OC	(0 0	0	-	0	0 (0	0	0	-
	0	0	0	0 0	0	0 -		0	OC	(0 0	0	-	0	0 (0	0	0	-
	0	0	0	0 0	0	0 -		0	0 0	(0 0	0	-	0	0 0	0	0	0	-
	0	0	0	0 0	0	0 -		0	0 0	(0 0	0	-	0	0 0	0	0	0	-
	0	0	0	0	0	0 -		0	0 0	(0	0	-	0	0 0	0	0	0	-
	0	0	0	0	0	0 -		0	0 0	(0	0	-	0	0 0	0	0	0	-
	0	0	0	0	0	0-		0		(0	0	-	0	0 0	0	0	0	-
	0	0	0	0	0	0-		0		(0	0	-	0	0 0	0	0	0	-
	0	0	0	0	0	0 -		0	0 0	(0	0	-	0	0 (0	0	0	-
						0											0	0	
	0	0				0-		0				0	-	0		0	0	0	-
	0	0	Ū	U	J	∀]⁼		U	0		0	U	-	0	U U	0	0	0	-









	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
											Adverse Scenario										
				31/12/2021		-	-				31/12/2022			-				31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0) 0	0	0		0 0) -	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
	0) 0	0	0		0 0) –	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
	0) 0	0	0		0 0) –	0	0	(0 0	0	0 0	-	0		0 0	0	0	0	-
	0	0	0	0		0 0) -	0	0	(0 0	0	0	-	0		0 0	0	0	0	-
	0		0	0) -	0	0	(0	0	-	0			0	0	0	-
	0		0	0) -	0	0		0	0		-	0			0	0	0	-
	0		0	0			-	0	0			0		-	0			0	0	0	-
	0		0	0) _	0	0			0		-	0		0 0	0	0	0	-
	0	0 0	0	0		0 0) -	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
	0) 0	0	0		0 0) –	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
	0	0 0	0	0		0 C) -	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
	0) 0	0	0		0 0) –	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
	0	0 0	0	0		0 0) -	0	0	(0 0	0) 0	-	0		0 0	0	0	0	-
	0) 0	0	0		0 0) -	0	0	(0 0	0	0 0	-	0		0 0	0	0	0	-
				_							-	-						_		-	
	0		0	0) -	0	0			0		-	0			0	0	0	-

											Adverse Scenario									
				31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	C) 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	C) 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	C) 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	0) 0	0	0	0	0	-	0	C	0	0)	D () -	0 0	0 0) (0	0	-
	C	0 0	0	0	0	0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	00	0	0	0	00	-	0	0	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	00	0	0	0	0 0	-	0	0	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	0 0	0	0	0	0 0	-	0	C	0	0)	0 0) -	0 0	0 0) (0	0	-
	0	0 0	0	0	0	0	-	0	0	0	0) -	0 0	0 0) (0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0)) -	0 0) (0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0) -	0 0) (0	0	-
	0	0 0	0	0	0	0 0	-	0	0	0	0)) -	0 0			0	0	-
	0	0	0	0	0	0 0	-	0	0	0	0) -	0 0			0	0	-
	U	0	0	0	0	0	-	0	C	0	0)) - 	U) (0	0	-
	0			0							0								0	
	U			0			-	0		0	0) - -				0	0	-
	0	, v	U	0	0	0		U	0	Ŭ	0			_	, , , , , , , , , , , , , , , , , , ,	0		0	0	

										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
(mln EUR, %)	Stage 1 exposure Stage 2 ex	posure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0 0) (0 () -	C	C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C	0 0) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C	0 0) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0	0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (00) (0 () -	0	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C) C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C	C) C	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	C	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	0	C	0 0	0	0	0	-	0 0	0 0	0	0	0	-
	0	0 (0 0) (0 () -	0	C	0 0	0	0	0	-	00	0 0	0	0	0	-
	0	0 (00) (0 () -	C	C	0 0	0	0	0	-	00	0 0	0	0	0	-
			-								-				-	-			
	0	0 (0 0) ()) -	0			0	0	0	-	0 0	0 0	0	0	0	-
	U		0	u C		/ -	0	0	ין ט	0	0	0	-		0	0	0	0	-





								31/12/202	0			
			Exposure	e values	Risk exposu	ire amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provision Stage 3 exp
22		Central banks	1,178	3 () 0	() ()) ()) () 0)
23		Central governments	12,524		0 0	(5,039	0 0) (0	, ,
24		Regional governments or local authorities	4,397		0 0	(2,457		· (0	,
25		Public sector entities	132		26	() 0	0) (0 0	0 0	,
26		Multilateral Development Banks	C) () 0	() 0	0 0) (0 0	0	,
27		International Organisations	C) () 0	() 0	C) (0 0	0 0	,
28		Institutions	1,208	3 () 28	() 1	C) (0 0	0	,
29		Corporates	188) 117	(76	2	. (0 0	0 0	,
30		of which: SME	3	} () 2	(0 0	0) (0 0	0 0	1
31		Retail	26	5	. 19		L 27	35	;	5 0	0 0	/
32	DENMARK	of which: SME	6	j () 3	() 2	0) (0 0	0 0	/
33		Secured by mortgages on immovable property	89		2 19	2	2 157	' 3	1	L C	0	,
34		of which: SME	C) () 0	(0 0	0) (0 0	0 0	/
35		Items associated with particularly high risk	6	j () 9	(0 0	0) (0 0	0	,
36		Covered bonds	24,473	3 () 2,449	(0 0	C) (0 0	0	,
37		Claims on institutions and corporates with a ST credit assessment	C) () 0	(0 0	C) (0 0	0	J
38		Collective investments undertakings (CIU)	C) () 0	(0 0	C) (0 0	0	1
39		Equity	1,768	3	1,768	(0 0	0) (0 0	0	1
40		Securitisation										
41		Other exposures	7,279) 7,279		0 0	6) (0 0	0	/
42		Standardised Total	53,267	' 3	11,714	4	7,758	54	6	5 0	0	7

								Actual				
								31/12/202	:0			
			Exposure	values	Risk exposu	ure amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock provision e Stage 3 ex
43		Central banks	5,503	0	0		0 5,484		D C) 0	(ð
44		Central governments	8,324	0	0		0 350		0 0) 0	(ა
45		Regional governments or local authorities	1,857	0	0		0 310	(0 0	0 0	(3
46		Public sector entities	25	0	5		0 13	(D C) 0	(3
47		Multilateral Development Banks	0	0	0		0 0	(0 0	0 0	(ა
48		International Organisations	0	0	0		0 0	(0 0) 0		ა
49		Institutions	15	0	3		0 0	(0 0	0 0	(ა
50		Corporates	54	0	54		0 41		2 0) 0		ა
51		of which: SME	0	0	0		0 0	(0 0	00		<u>ა</u>
52		Retail	7	0	5		0 10			00	(<u>ა</u>
53	SWEDEN	of which: SME	0	0	0		0 1	(00		<u>ა</u>
54		Secured by mortgages on immovable property	77	0	23		0 43	Ζ-		0	(<u>ა</u>
55		of which: SME	47	0	13		0 29	17	7 1	0	(ა
56		Items associated with particularly high risk	5	0	8		0 0	(0 0	0 0	(ა
57		Covered bonds	2,478	0	250		0 0	(0 0	00		<u>ა</u>
58		Claims on institutions and corporates with a ST credit assessment	0	0	0		0 0	(0 0	0 0	(ა
59		Collective investments undertakings (CIU)	0	0	0		0 0	(0 0) 0	(<u>ა</u>
60		Equity	10	0	10		0 0	(0 0) 0	(ა
61		Securitisation										
62		Other exposures	81	0	80		0 0		L C) 0	(<u>ა</u>
63		Standardised Total	18,436	0	437		0 6,249	37	1	. 0	0	<u>ן</u>

								Actual					
								31/12/2020)				
			Exposure value	es	Risk exposu	re amounts							
RowN um				efaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
64		Central banks	7,231	0	0	0	7,104		0	00	(00	0.00%
65		Central governments	1,092	0	0	(819		0	00	() 0	0.00%
66		Regional governments or local authorities	1,981	0	0	(1,198	2	0	0 0	(0 0	0.00%
67		Public sector entities	32	0	6	() 65	0	0	00	(00	0.00%
68		Multilateral Development Banks	306	0	0	(00	0	0	00	(00	0.00%
69		International Organisations	0	0	0	0	0 0	0	0	00	(00	0.00%
70		Institutions	27	0	4	(0 0	0	0	00	(00	0.00%
71		Corporates	696	41	602	60	681	61	53	1	1	14	26.70%
72		of which: SME	393	32	307	47	358			0	1	14	31.22%
73		Retail	1,158	42	766	61	. 904			1		3 7	14.77%
74	FINLAND	of which: SME	574	36	328	53	343			. 1		3 5	5 12.46%
75		Secured by mortgages on immovable property	1,878	2	502	2	1,810	36	5	0	() 0	0.58%
76		of which: SME	1,872	2	500	2	1,805	34	5	0	() 0	0.58%
77		Items associated with particularly high risk	1	0	1	(0	0	0	0	(0 0) 33.30% 0.00%
78		Covered bonds	65	0	7	(0	0	C	0 0	() 0	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0 0	0	C	0	() 0	0.00%
80		Collective investments undertakings (CIU)	0	0	0	(0 0	0	0	0 0	() 0	0.00%
81		Equity	2	0	2	(0 0	0	0	0 0	() 0	0.00%
82		Securitisation											
83		Other exposures	83	0	83	(0 0	1	0) 0	() 0	0.00%
84		Standardised Total	14,551	85	1,973	123	12,581	371	108	2	5	5 22	

	1	2	3	4	5	6	7	8	9	10
						Actual				
						31/12/2020)			
	Exposure	values	Risk exposu	re amounts						
311D 07)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expose
UR, %)	42 745	0	0	0	41 202	0	0	1	0	
	42,745	0	0	0	41,302	0	0	1	0	
	27,922	0	11	0	6,912	1	0	0	0	
	8,340	0	0 38	0	3,986	9	0	0	0	
	188	0		0	78	0	0	0	0	
	1,005	0	0	0	5	0	0	0	0	
	1,665	0	120	0	244	0	0	0	0	
	3,032	141	2,638	0	2,598		549	0	3	
	1,535		1,219	107			394	2		
	1,929	62	1,262	87	1,276		160	2	5	
	1,033	48	591	70			115	1	4	
	5,715	37	1,800	37			96	1	1	
	2,314	4	620	3,	2,152			0	0	
	60	2	90	4	24	13		0	0	
	28,235	0	2,832	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	0	0	0	0	0	0	0	0	0	
	1,898	0	1,898	0	0	0	0	0	0	
	7,773	0	7,890	0	0	8	0	0	0	
	130,507	242	18,578		62,514	895	819	6	10	1

Actual

	11
of s for posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
117	21.38%
91	23.10%
34	21.49%
16	14.10%
7	7.08%
1	7.44%
5	38.40%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
164	20.02%

ock of sions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	1.93%
0	0.00%
0	1.76%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	1.90%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	13.98%
0	0.00%
0	3.47%
0	3.47%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	5.59%



		Danske Dank										
			1	2	3	4	5	6	7	8	9	10
								Actual				
								31/12/202	0			
			Exposure	values	Risk exposu	ire amounts						
RowN um		(mln EUR,	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 expe
85		Central banks	241		0	(169		0 0	0	0	Ĵ
86		Central governments	227	0	0	(0 143	(0 0	0	0	1
87		Regional governments or local authorities	0	0	0	(0 0	(0 0	0	0	1
88		Public sector entities	0	0	0	(0 0	() 0	0	0	1
89		Multilateral Development Banks	0	0	0	(0 0	() 0	0	0	1
90		International Organisations	0	0	0	(0 0	() 0	0	0	1
91		Institutions	201		40		0 51) 0	0	0	1
92		Corporates	33	0	33	(0 19	() 0	0	0	1
93		of which: SME	0	0	0	(0 0	() 0	0	0	1
94		Retail	3	0	2	() 4	12	2 0	0	0	1
95	NORWAY	of which: SME	0	0	0		0 0	1	0	0	0	1
96		Secured by mortgages on immovable property	16	0	6		0 0	2	2 0	0	0	1
97		of which: SME	1	0	0		0 0	() 0	0	0	1
98		Items associated with particularly high risk	9	0	13		0 0	() 0	0	0	1
99		Covered bonds	862	0	92	(0 0	() 0	0	0	1
100		Claims on institutions and corporates with a ST credit assessment	0	0	0	(0 0	(0 0	0	0	1
101		Collective investments undertakings (CIU)	0	0	0	(0 0	() 0	0	0	1
102		Equity	38	0	38	(0 0	() 0	0	0	1
103		Securitisation										
104		Other exposures	119		237		0 0	1	0	0	0	/
105		Standardised Total	1,749	0	461	() 387	15	6 0	0	0	1

			Actual									
			31/12/2020									
			Exposure	Exposure values Risk exposure amounts								
Rowl um	4		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	
		(mln EUR, %)										
106		Central banks	5,182	(0 0	(21,696)	0 0)	0
107		Central governments	1,947	(0 0	(193	()	0 0)	0
108		Regional governments or local authorities	0	(0 0	(0 0	()	0 0)	<u>0</u>
109		Public sector entities	0	(0 0	(0 0	()	0 0)	<u> </u>
110		Multilateral Development Banks	7	(0 0	(0 0	()	0 0)	0
111		International Organisations	0	(0 0	(0 0	()	0 0)	0
112		Institutions	208		42	. (0 0	()	0 0)	0
113		Corporates	1,858		_/		L C	()	0 0)	0
114		of which: SME	1,110				-	()	0 0)	0
115		Retail	705		' 450		3 C	()	0 0)	0
116		of which: SME	447		. 256		7 C	()	0 0)	0
117		Secured by mortgages on immovable property	3,538		1,209		5 1	()	1 ()	0
118		of which: SME	369		100		2 0	()	0 0)	0
119		Items associated with particularly high risk	38		. 57	2	3 0	()	0 0)	0
120		Covered bonds	256	(26	6 (0 0	()	0 0)	0
121		Claims on institutions and corporates with a ST credit assessment	0	(0) (0 0	()	0 0)	0
122		Collective investments undertakings (CIU)	0	(0) (0	()	0 0)	0
123		Equity	4	() 4	. (0 0	()	0 0)	0
124		Securitisation										
125		Other exposures	76	(76	6 (0	()	0 0)	0
126		Standardised Total	13,819	74	3,497	83	8 21,890	0		L 0		3

			Actual										
			31/12/2020										
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock provision Stage 3 ex	
127		Central banks	21,699	() 0		0 5,15	7 C	() 0	()	
128		Central governments	1,486	() 0		0 36	L C	() 0	()	
129		Regional governments or local authorities	83	() 0		D	0 0	() 0	()	
130		Public sector entities	0	() 0		0	D C	() 0	()	
131		Multilateral Development Banks	0	() 0		D	5 0	() 0	()	
132		International Organisations	0 0		0		D	0 0	() 0	(D	
133		Institutions	0	(0		0 18	1 C	() 0	(D	
134		Corporates	0	(0		0 1,41				2	2	
135		of which: SME	0	(0		0 89				2	2	
136		Retail	2	() 2		0 96				2	2	
137	GERMANY	of which: SME	0	(0		0 55				()	
138		Secured by mortgages on immovable property	2) 1		3,31		80) 1	1	L	
139		of which: SME	0	(0		0 30		9	9 0	()	
140		Items associated with particularly high risk	0		0		0 2	1 12	14	1 0	()	
141		Covered bonds	92	(9		0	0 0	(0 0	()	
142		Claims on institutions and corporates with a ST credit assessment	0	(0		D	0 0	(0 0	()	
143		Collective investments undertakings (CIU)	0	(0		D	0 0	(0 0	()	
144		Equity	0	(0		D	0 0	(0	()	
145		Securitisation											
146		Other exposures	2	(2		0	0 0	() 0	(0	
147		Standardised Total	23,366	(14	() 11,42) 393	529	4	5	5	

			Actual									
								31/12/202	20			
			Exposure	e values	Risk expos	ure amounts						
RowN			Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	
		(mln EUR, %)										
148		Central banks	C) C	0 0		0 0		0 0	C)	0
149		Central governments	C) C	0 0		0 0		0 0	0		0
150		Regional governments or local authorities	C	0 0	0 0		0 0		0 0	0		0
151		Public sector entities	C	0 0	0		0 0		0 0	0		0
152		Multilateral Development Banks	C) C	0		0 0		0 0	0		0
153		International Organisations	C) C	0		0 0		0 0	0		0
154		Institutions	C) C	0		0 0		0 0	0		0
155		Corporates	C) C	0		0 0		0 0	C		0
156		of which: SME	C) C	0		0 0		0 0	C		0
157		Retail	C) C	0		0 0		0 0	C		0
158	N.A.	of which: SME	C) C	0		0 0		0 0	C		0
159		Secured by mortgages on immovable property	C) ()	0		0 0		0 0	C		0
160		of which: SME	C) (0		0 0		0 0	0)	0
161		Items associated with particularly high risk	C) C	0		0 0		0 0	C)	0
162		Covered bonds	C) C	0		0 0		0 0	C)	0
163		Claims on institutions and corporates with a ST credit assessment	C) C	0		0 0		0 0	C)	0
164		Collective investments undertakings (CIU)	C) () 0		0 0		0 0	C)	0
165		Equity	C) () ()		D C		0 0	C)	0
166		Securitisation										
167		Other exposures	C) (0		0 0		0 0	C		0
168		Standardised Total	0	0) 0		0 0	() 0	0		0

	11
of s for osure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	43.43%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	43.43%

of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	3.60%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	3.60%

ck of ions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
54	16.01%
42	14.84%
26	25.88%
11	15.05%
5	5.67%
1	7.39%
5	38.42%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
89	16.87%

Stock of wisions for e 3 exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%



			1	2	3	4	5	6	7	8	9	10
								Actual				
								31/12/202	20			
			Exposure	e values	Risk exposu	ire amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 exp
169		Central banks	0) () 0		0 0		0 0	0 0	C	נ
170		Central governments	0) (0 0		0 0		0 0	0	C	<u>ر</u>
171		Regional governments or local authorities	0) (0 0		0 0		0 0	0	C	<u>ן</u>
172		Public sector entities	0) (0 0		0 0		0 0	0 0	C)
173		Multilateral Development Banks	0) (0 0		0 0		0 0	0 0	C	<u>ر</u>
174		International Organisations	0) (0 0		0 0		0 0	0 0	C	<u>ر</u>
175		Institutions	0) (0 0		0 0		0 0	0	C)
176		Corporates	0) (0 0		0 0		0 0	0 0	C	<u>ر</u>
177		of which: SME	0) (0 0		0 0		0 0	0 0	C	<u>ן</u>
178		Retail	0) (0 0		0 0		0 0	0	C	<u>ן</u>
179	N.A.	of which: SME	0) (0		0 0		0 0	0	C	<u>ן</u>
180		Secured by mortgages on immovable property	0) (0 0		0 0		0 0	0 0	C)
181		of which: SME	0) (0 0		0 0		0 0	0	0)
182		Items associated with particularly high risk	0) (0 0		0 0		0 0	0	C)
183		Covered bonds	0) (0 0		0 0		0 0	0 0	C)
184		Claims on institutions and corporates with a ST credit assessment	0) (0		0 0		0 0	0 0	C	נ
185		Collective investments undertakings (CIU)	0) (0		0 0		0 0	0 0	C	ر ا
186		Equity	0) (0		0 0		0 0	0 0	C	J
187		Securitisation										
188		Other exposures	0) (0		0 0		0 0	0 0	C	J
189		Standardised Total	0	0	0		0 0	(0 0	0	0	1

		Actual										
			31/12/2020									
	_		Exposure	e values	Risk expos	ure amounts						
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 expos
190		Central banks	C) 0		0		0 0	0		0
191		Central governments	C) () 0)	0 ()	0 0	0)	0
192		Regional governments or local authorities	C) (0 0)	0 (D	0 0	0		0
193		Public sector entities	C) (0 0)	0 ()	0 0	0		0
194		Multilateral Development Banks	C) (0 0)	0 ()	0 0	0		0
195		International Organisations	C) () 0)	0 ()	0 0	0		0
196		Institutions	C) (0 0)	0 ()	0 0	0		0
197		Corporates	C) (0 0)	0)	0 0	0		0
198		of which: SME	C) (0 0		0)	0 0	0		0
199		Retail	C) (0 0		0)	0 0	0		0
200	N.A.	of which: SME	C) (0 0		0)	0 0	0		0
201		Secured by mortgages on immovable property	C) (0 0		0)	0 0	0		0
202		of which: SME	C) (0 0		0)	0 0	0		0
203		Items associated with particularly high risk	C) (0 0		0)	0 0	0		0
204		Covered bonds	C) (0 0		0)	0 0	0		0
205		Claims on institutions and corporates with a ST credit assessment	C) (0 0)	0)	0 0	0		0
206		Collective investments undertakings (CIU)	C) () 0)	0)	0	0		0
207		Equity	C) (0 0)	0 ()	0 0	0		0
208		Securitisation										
209		Other exposures	C) () 0)	0)	0 0	0		0
210		Standardised Total	0) () 0		0 0		0 0	0		D

			Actual									
			31/12/2020									
	-		Exposure	values	Risk exposure amounts					Stock of	Stock of	Stock o
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for Stage 2 exposure	provision
211		Central banks	0	(0) (0	(0 0) C) ()
212		Central governments	0	(0) (0 0	(0 0) C) ()
213		Regional governments or local authorities	0	(00) (00	(0 0	0) ()
214		Public sector entities	0		00) (00	(0 0	0 0) ()
215		Multilateral Development Banks	0		00) (00	(0 0	0 0) ()
216		International Organisations	0		00) (00	(0 0	0 0) ()
217		Institutions	0		00	0 (00	(0 0	0 0) ()
218		Corporates	0		00	0 (00	(0 0	0 0) ()
219		of which: SME	0		00) (00	(0 0	0 0) ()
220		Retail	0		00) (00	(0 0	0 0) ()
221	N.A.	of which: SME	0		00) (00	(0 0	0 0) ()
222		Secured by mortgages on immovable property	0		00) (00	(0 0	0 0) ()
223		of which: SME	0	(00) (00	(0 0	0 0) ()
224		Items associated with particularly high risk	0		00) (00	(0 0	0 0) ()
225		Covered bonds	0		00) (00	(0 0	0 0) ()
226		Claims on institutions and corporates with a ST credit assessment	0	(0) (0	(0 0	0) ()
227		Collective investments undertakings (CIU)	0	(0) (0	(0 0	0) ()
228		Equity	0	(0	0 0	0	(0 0	0) ()
229		Securitisation										
230		Other exposures	0	(0) (0	(0 0) ()) ()
231		Standardised Total	0	C	0	C	0	C	0	0	0	

	11
of s for oosure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

ock of sions for exposure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%

of 1s for 2posure	Coverage Ratio - Stage 3 exposure
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%
0	0.00%







								Baseline Scena	rio				
				31/12/2021				31/12/2022				31/12/2023	
	(mln EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for provisions Stage 1 exposure Stage 2 expo	Stock of for provisions fo sure Stage 3 exposu	r Coverage Ratio Ire Stage 3 exposure	- e Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions fo Stage 1 exposu	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure
	Central banks	5,350	134 (0	1	0.009	% 5,236 23	8 9	0 2	1 8.03% 5,13	36 331 1	7 0	4 1
	Central governments	340	10	0	0	0.009	% 332 1	7 0	0 0	0 7.27% 32	24 25	0 0	0 0 7
	Regional governments or local authorities	30:	. 8 (0	0	0 1.65°	% 295 1	5 0	0 0	0 1.63% 28	38 21	1 0	0 0 1
	Public sector entities	12	2 0 0	0	0	0 0.009	% 12	1 0	0 0	0 18.23% 1	.2 1	0 0	0 0 18.
	Multilateral Development Banks		0 0	0	0	0 0.00	% 0	0 0	0 0	0 0.00%	0 0	0 0	0 0 0.
	International Organisations		0 0	0	0	0 0.00	% 0	0 0	0 0	0 0.00%	0 0	0 0	0 0 0.
	Institutions		0 0	0	0	0 0.00	% 0	0 0	0 0	0 0.00%	0 0	0 0	0 0 0.
	Corporates	38	3 5 (0	0	0 16.569	% 36	7 1	0 0	0 15.14% 3	9	1 0	0 0 13.
	of which: SME		0 0	0	0	0 0.00	% 0	0 0	0 0	0 0.00%	0 0	0 0	0 0 0.
	Retail		10 0	0	0	0 4.74°	% 9	9 1	0 0	0 4.27%	9 9	1 0	0 0 4.
SWEDEN	of which: SME		. 0 0	0	0	0 9.11°	% 1	0 0	0 0	0 9.94%	1 0	0 0	0 0 10.
SHEBEN	Secured by mortgages on immovable property	4	. 25 3	3 0	0	0 3.94°	% 40 2	4 4	0 0	0 3.82% 4	0 24	5 0	0 0 3.
	of which: SME	28	17 2	2 0	0	0 4.11°	% 28 1	6 3	0 0	0 4.03% 2	.9 15	3 0	0 0 4.
	Items associated with particularly high risk		0 0	0	0	0 0.00	% 0	0 0	0 0	0 0.00%	0 0	0 0	0 0 0.
	Covered bonds		0 0	0	0	0 0.00	% 0	0 0	0 0	0 0.00%	0 0	0 0	0 0 0.
	Claims on institutions and corporates with a ST credit assessment	(0 0	0	0	0.009	% 0	0 0	0 0	0 0.00%	0 0	0 0	0 0 0.
	Collective investments undertakings (CIU)	(0 0	0	0	0 0.009	% 0	0 0	0 0	0 0.00%	0 0	0 0	0 0 0.
	Equity	(0 0	0	0	0 0.00	% 0	0 0	0 0	0 0.00%	0 0	0 0	0 0 0.
	Securitisation												
	Other exposures	(1 0	0	93	0.009	% 0	1 0	0 93	0 0.00%	0 1	0 9	3 0 0.
	Standardised Total	6,091	193 3	3 0	94	0 5.93%	6 5,960 31	3 14	0 96	1 7.13% 5,84	3 421 2	4 0 9	7 2 7.2

										Baseline Scenario	D									
					31/12/2021					31/12/2022							31/12/2023			
owN Im	(mln EUR	Stage 1 exposure Sta	age 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions for Stage 2 exposure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	- e Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for age 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposu	re Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
54	Central banks	6,782	31	9	3	0 2	0 9.94%	6,563	517 2	24	0 6	2	8.25%	6,42	5 θ	538	41 0		8	3 8.21%
65	Central governments	784	3	5 ()	0 0	0 10.189	6 762	57	1	0 0	0	7.61%	6 74	8	69	2 0		0	0 7.24%
66	Regional governments or local authorities	1,134	6	5	1	0 0	0 8.68%	6 1,095	103	2	0 1	0	6.33%	6 1,07	1 1	.25	4 0		1	0 6.02%
67	Public sector entities	61		4 (0	0 0	0 3.75%	% 59	6	0	0 0	0	15.81%	6 5	8	7	0 0		0	0 17.08%
58	Multilateral Development Banks	0		0 (0	0 0	0 0.00%	6 0	0	0	0 0	0	0.00%	6	0	0	0 0		0	0 0.00%
59	International Organisations	0		0 (0	0 0	0 0.00%	6 0	0	0	0 0	0	0.00%	6	0	0	0 0		0	0 0.00%
70	Institutions	0		0 (0	0 0	0 18.09%	6 0	0	0	0 0	0	17.14%	6	0	0	0 0		0	0 16.77%
71	Corporates	615	11	5 65	5	1 2	17 25.46%	577	141 7	7	1 3	18	23.68%	6 56	1 0	.47	88 1		3 2	20 22.46% 8 27.26% 6 11.56% 1 11.85%
72	of which: SME	325	6	2 5:	1	1 1	15 30.04%	6 309	71 5	58	1 2	17	28.38%	6 30	2	71	65 1		2 1	.8 27.26%
73	Retail	835	30	2 87	7	1 5	11 12.91%	% 822	287 11	.5	1 4	14	12.04%	6 83	3 2	255 1	.36 1		4 1	.6 11.56%
⁷⁴ FINLAND	of which: SME	362	19	9 67	7	0 4	8 12.35%	% 373	171 8	34	0 3	10	12.06%	•	8 1	.44	97 0		2 1	.1 11.85%
75	Secured by mortgages on immovable property	1,778	6	3 10)	0 0	0 0.72%	6 1,767	72 1	.2	0 0	0	0.76%	• _/· ·	4	64	14 0		0	0 0.79%
76	of which: SME	1,773	6	2 10)	0 0	0 0.72%	6 1,762	70 1	.2	0 0	0	0.76%	1,70	9	62	14 0		0	0 0.78%
77	Items associated with particularly high risk	0		0 ()	0 0	0 31.869	0	0	0	0 0	0	31.64%	0	0	0	0 0		0	0 31.71%
78	Covered bonds	0		0 ()	0 0	0 0.00%	0	0	0	0 0	0	0.00%	0	0	0	0 0		0	0 0.00%
79	Claims on institutions and corporates with a ST credit assessment	0		0 ()	0 0	0 0.00%	6 0	0	0	0 0	0	0.00%	6	0	0	0 0		0	0 0.00%
80	Collective investments undertakings (CIU)	0		0 ()	0 0	0 0.00%	6 0	0	0	0 0	0	0.00%	6	0	0	0 0		0	0 0.00%
81	Equity	0		0 ()	0 0	0 0.00%	6 0	0	0	0 0	0	0.00%	6	0	0	0 0		0	0 0.00%
32	Securitisation																			
83	Other exposures	0		1 ()	0 50	0 0.00%	0	1	0	0 50	0	0.00%	0	0	1	0 0		0	0 0.00% 9 13.82%
84	Standardised Total	11,989	90	6 166	5	2 60 2	28 17.08%	6 11,645	1,184 23	1	1 64	34	14.88%	6 11,46	9 1,3	06 28	86 1	6	5 3	9 13.82%

12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
39,71	5 1,577	9)	0 10	0	10.03%	38,533	2,655	113	0	29	9 9	8.19%	37,652	3,448	202	C	41	16	5 8.18%
6,70	0 212	1		0	1 () 7.99%	6,560	348	5	0	3	3 0	7.66%	6,440	461	12	0	4		l 7.70%
3,85	5 140	1		0	1 (8.00%	3,762	229	4	0	1	0	5.94%	3,687		8	C	2	() 5.77%
74	4 4	0		0	0 () 8.00%) 3.75%	71	7	0	0	C) 0	15.97%	70	8	0	0	0	() 17.18%
	5 0	0		0	0 (0.00%	5	0	0	0	C) 0	8.03%	5	0	0	0	0	(8.10%
	0 0	0		0	0 (0.00%	0	0	0	0	C) 0	0.00%	0	0	0	0	0	(0.00%
23	6 7	0		0	0 () 12.89%	232	11	1	0	C) 0	20.87%	229	14		0	1	(21.75%
2,36		594	ł	3	8 138	3 23.29%	2,216 1,094	466	639	3	11	146	22.79%	2,153 1,070	495	673	3	11	15:	L 22.44%
1,16		424	ł	2	6 104	1 24.58%	1,094	250	451	2	7	⁷ 109	24.17%	1,070	255		2	. 7	112	2 23.92%
1,82		211		2	8 42	19.97%	1,792	497	244	1	8	3 46	18.64%	1,798	464	272	1	7	49	9 17.85%
903		147	,	1	4 2:	14.38%	905	238	166	0	4	1 23	14.01%	915		180	0	3	25	5 13.78%
5,19		130		1	3 9	6.73%	5,124	509	145	1	3	3 10	6.57%	5,100	517	161	0	3	10	6.43%
2,10	1 96	24	ŀ	0	1 2	6.92%	2,076	116	30	0	1	2	6.69%	2,074	114	34	0	1		6.60%
24	4 11	16		0	0 6	38.33%	24	9	17	0	C) 6	37.14%	25	9	17	0	0	6	5 36.78%
	0 0	0		0	0 (0.00%	0	0	0	0	C) 0	0.00%	0	0	0	C	0	(0.00%
	0 0	0		0	0 (0.00%	0	0	0	0	C) 0	0.00%	0	0	0	C	0	(5 8.18% 1 7.70% 0 5.77% 0 17.18% 0 8.10% 0 0.00% 0 21.75% 1 22.44% 2 23.92% 0 17.85% 1 3.78% 0 6.43% 2 6.60% 5 36.78% 0 0.00% 0 0.00% 0 0.00%
	0 0	0		0	0 (0.00%	0	0	0	0	C) 0	0.00%	0	0	0	0	0	(0.00%
	0 0	0		0	0 (0.00%	0	0	0	0	C) 0	0.00%	0	0	0	0	0	(0.00%
	0 8	0		0 80		0.00%	0	8	0	0	800) 0	0.00%	0	8	0	C	800	(0.00%
59,982	2 3,283	963		6 833	3 196	20.41 %	58,320	4,739	1,169	5	856	217	18.57%	57,158	5,724	1,345	4	869	234	17.42%

										Baseline Scenario									
			31/12/2021							31/12/2022						31/12/20	23		
%)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3	Stock o exposure provisions Stage 1 exp	f Stock of for provisions for osure Stage 2 exposu	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 0	(0 0	C	0.00%	0	(0 0	0 0	C) 0	0.00%	0	0	0	0	0	0.00%
	4,942	97 0	(0 0	C	2.14%	4,867	170	2 2	2 0	2	2 0	7.26%	4,790	244	5	0	2	0 0.00% 0 7.42% 0 6.22% 0 0.00% 0 0.00% 0 0.00% 0 17.54% 0 17.77% 0 17.77% 0 1.62% 0 0.00% 0 10.74% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%
	2,398	65 0	(0 0	C	5.57%	2,351	111	1 2	2 0	1	0	6.08%	2,307	153	4	0	1	0 6.22%
	0	0 0	(0 0	C	0.00%	0	(0 0	0 0	C) 0	0.00%	0	0	0	0	0	0.00%
	0	0 0	(0 0	C	0.00%	0	(0 0	0 0	C) 0	0.00%	0	0	0	0	0	0.00%
	0	0 0	(0 0	C	0.00%	0	(0 0	0 0	C) 0	0.00%	0	0	0	0	0	0.00%
	1	0 0	(0 0	C	18.26%	1	(0 0	0 0	C) 0	17.83%	1	0	0	0	0	0 17.54%
	70	8 0	(0 0	C	10.64%	66	12	2 1	L 0	C) 0	11.29%	63	14	2	0	0	0 11.78%
	0	0 0	(0 0	C	39.66%	0	(0 0	0 0	C) 0	18.49%	0	0	0	0	0	0 17.77%
	31	30 6	(0 0	C	1.89%	33	27	7 7	7 0	C) 0	1.85%	34	25	8	0	0	0 1.84%
	2	0 0	(0 0	C	2.47%	1	(0 0	0 0	C) 0	3.93%	1	0	0	0	0	0 4.74%
	152	8 1	(0 0	C	1.63%	149	11	1 1	L 0	C) 0	1.59%	146	13	2	0	0	0 1.62%
	0	0 0	(0 0	C	0.00%	0	(0 0	0 0	C) 0	0.00%	0	0	0	0	0	0.00%
	0	0 0		0 0	C	1.67%	0	(D (0 0	C) 0	11.37%	0	0	0	0	0	0 10.74%
	0	0 0		0 0	C	0.00%	0	(0 0	0 0	C) 0	0.00%	0	0	0	0	0	0 0.00%
	0	0 0		0 0	C	0.00%	0	(0 0	0 0	C	00	0.00%	0	0	0	0	0	0.00%
	0	0 0		0 0	C	0.00%	0	(D (0 0	C) 0	0.00%	0	0	0	0	0	0.00%
	0	0 0		0 0	C	0.00%	0	(0 0	0 0	C	00	0.00%	0	0	0	0	0	0.00%
	0	6 0	(0 595	C	0.00%	0	6	5 (0 0	595		0.00%	0	6	0	0 5	-	0 0.00% 1 4.96%
	7,594	215 8	(596	0	2.49 %	7,467	337	7 13	B 0	598	8 1	3.97%	7,341	456	20	0 59	9 1	4.96 %



	Danske Bank																			
		12 13	14	15	16	17	18	19	20	21	22	23 24	25	26	27	28	29	30	31	32
											Baseline Scenari	0								
				31/12/2021							31/12/2022						31/12/2023			
	(mln EUR,	Stage 1 exposure Stage 2 expos	ure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for provisions e Stage 2 exposure Stage 3 expo	For Stage 3 exposu	re Stage 1 exposure	e Stage 2 exposure Stag	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposur	Coverage Ra Stage 3 expo
	Central banks	165	4	0	0 0) (0.00%	6 162	2	7	0	0 0	0 8.03	3% 15	59 10	1	0	C		0
	Central governments	139	4	0	0 0) () 3.78%	6 136	5	7	0	0 0	0 7.03	3% 13	33 10	0	0	C		0
	Regional governments or local authorities	0	0	0	0 0) (0.00%	<i>б</i> С)	0	0	0 0	0.00)%	0 0	0	0	0		0
	Public sector entities	0	0	0	0 0) (0.00%	<u>б</u> С)	0	0	0 0	0.00)%	0 0	0	0	0		0
	Multilateral Development Banks	0	0	0	0 0) (0.00%	<u>б</u> С)	0	0	0 0	0.00)%	0 0	0	0	0		0 0
	International Organisations	0	0	0	0 0) (0.00%	6 C)	0	0	0 0	0.00)%	0 0	0	0	0		0 0
	Institutions	49	1	0	0 0) (4.67%		3	3	0	0 0	0 4.55	5% 4	47 4	0	0	C		0 4
	Corporates	17	2	0	0 0) (17.06%	6 16	5	3	0	0 0	0 17.91	-	15 4	1	0	0		0 18 0 0
	of which: SME	0	0	0	0 0) (0.00%	•	0	0	0	0 0	0.00		0 0	0	0	0		0 (
	Retail	4	12	1	0 0) (20.46%		1 1	1	1	0 0	0 14.94		5 11	1	0	C		0 12
NORWAY	of which: SME	0	1	0	0 0) (2.14%	6 C)	1	0	0 0	0 2.99	9%	0 1	0	0	0		0 3
	Secured by mortgages on immovable property	0	2	0	0 0) (1.37%	6 C)	2	0	0 0	0 1.38	3%	0 2	0	0	C		0 1
	of which: SME	0	0	0	0 0) (0.00%	6 C)	0	0	0 0	0 0.00)%	0 0	0	0	C		0 0
	Items associated with particularly high risk	0	0	0	0 0) (0.00%	6 C)	0	0	0 0	0 0.00)%	0 0	0	0	0		0 0
	Covered bonds	0	0	0	0 0) (0.00%	6 C)	0	0	0 0	0.00)%	0 0	0	0	0		0 0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0) (0.00%	6 C)	0	0	0 0	0.00)%	0 0	0	0	C		0 0
	Collective investments undertakings (CIU)	0	0	0	0 0) (0.00%	6 C)	0	0	0 0	0.00)%	0 0	0	0	0		0 0.
	Equity	0	0	0	0 0) (0.00%	6 C)	0	0	0 0	0.00)%	0 0	0	0	0		0 0
	Securitisation																			
	Other exposures	0	1	0	0 62	2 (0.00%	-)	1	0	0 62	0.00		0 1	0	0	62		0 0
	Standardised Total	376	26	1	0 62	2 0	18.45%	o 367	34	4	2	0 62	0 13.12	% 35	68 41	3	0	62		0 11.4







										Baseline Scenario									
			31/12/2021			_		_		31/12/2022						31/12/2023			
s %)	tage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	21,166	530 0) (0 3	C	0.00%	20,718	943	35	0	10	(*)	3 8.03%	20,320	1,309 60	6 () 15	5	8.10%
	188	5 0) (0 0	C	0.00%	184	8	C	0	0	C	8.10%	180	12	1 (0 0	0	8.17%
	0	0 0) (0 0	C) 7.28%	0) 0) C	0	0	C	0 7.17%	0	0	0 (0 0	0	7.14%
	0	0 0) (0 0	C	0.00%	0) 0	C	0	0	C	0.00%	0	0	0 (0 0	0	0.00%
	0	0 0) (0 0	C	0.00%	0	00	C	0	0	0	0.00%	0	0	0 (0 0	0	0.00%
	0	0 0) (0 0	C	0.00%	0	00	C	0	0	0	0.00%	0	0	0 (0 0	0	0.00%
	0	0 0) (0 0	C	0.00%	0) 0	C	0	0	0	0.00%	0	0	0 (0 0	0	0.00%
	0	0 0) (0 0	C) 5.22%	0	00	C	0	0	0	0 6.72%	0	0 (0 (0 0	0	8.38%
	0	0 0) (0 0	C	0.00%	0	00	C	0	0	0	0.00%	0	0	0 (0 0	0	0.00%
	0	0 0) (0 0	C) 29.56%	0	0 0	C	0	0	C	28.57%	0	0	0 (0 0	0	29.51%
	0	0 0) (0 0	C	0.00%	0	0 0	C	0	0	C	0.00%	0	0	0 (0 0	0	0.00%
	1	0 1	. (0 0	C	4.48%	. 1	. 0	1	0	0	0	4.58%	1	0	1 (0 0	0	4.64%
	0	0 0) (0 0	C	0.00%	0	0 0	C	0	0	0	0.00%	0	0	0 (0 0	0	0.00%
	0	0 0) (0 0	C	10.04%	0	00	C	0	0	0	11.31%	0	0 (0 (0 0	0	11.12%
	0	0 0) (0 0	C	0.00%	0	00	C	0	0	0	0.00%	0	0	0 (0 0	0	0.00%
	0	0 0) (0 0	C	0.00%	0) 0) C	0	0	C	0.00%	0	0	0 (0 0	0	0.00%
	0	0 0) (0 0	C	0.00%	0) 0	C	0	0	C	0.00%	0	0	0 (0 0	0	8.17% 7.14% 0.00% 0.00% 0.00% 8.38% 0.00% 29.51% 0.00% 4.64% 0.00% 11.12% 0.00% 0.00% 0.00%
	0	0 0)	0 0	C	0.00%	0) 0	C	0	0	C	0.00%	0	0	0 (0 0	0	0.00%
	0	0 0) (0 0	C	0.00%	0) 0	C	0	0	C	0.00%	0	0	0 (0 0	0	0.00%
	21,355	535 1	(0 3	0	4.57%	20,902	. 952	36	0	10	3	3 7.95%	20,502	1,322 68	3 (15	5	8.05%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
Stage 1 ex	osure Stage 2 exj	oosure S	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure Sta	ge 2 exposure Stag	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure			Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	4,709	443	5		0	3 1	1 10.34%	4,408	715	34	0	8	3	8.37%			58	0	11	5	8.29%
	301	59	0		0 () (0 10.17%	273	86	1	0	1	0	9.55%	259	99	3	0	1	C	9.38%
	0	0	0		0 () (0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	C	0.00%
	0	0	0		0 () (0.00%	0	0	0	0	0	0	0.00%	0	0	00	0	0	0	0.00%
	5	0	0		0 () (0.00%	5	0	0	0	0	0	8.03%	5	0	00	0	0	0	8.29% 9.38% 0.00% 0.00% 8.10% 0.00% 23.25% 18.42% 17.42% 26.51% 16.07% 5.90% 9.52% 36.83% 0.00% 0.00%
	0	0	0		0 () (0.00%	0	0	0	0	0	0	0.00%	0	0	00	0	0	0	0.00%
	179	5	0		0 () (0 10.53%	176	8	1	0	0	0	21.38%	174		1	0	0	0	23.25%
	1,280	206	363		2 5	5 68	8 18.70%	1,201	259	388	2	6	72	18.53%	1,169			1	6	75	18.42%
	808	145	308		1 4	1 53	3 17.34%	760	174	328	1	5	57	17.39%	742			1	5	59	17.42%
	891	137	109		1 3	3 29	26.71%	877	147	112	0	4	30	26.61%			116	0	3	31	26.51%
	522	57	78		0		3 16.14%	515	63	80	0	1	13	16.10%	511		•=	0	1	13	16.07%
	3,148	344	108		0	8 6	5 5.90%	3,101 275	382	117	0	3	/	5.92%	3,074	397	129	0	3	8	5.90%
	289	1/	11				1 9.04% 5 38.36%	2/5	28	13	0	0	1	9.39%	267	34	15	0	0	1	9.52%
	24	10	16				5 38.36% 0 0.00%	24	9	17	0	0	6	37.18%	24	8	1/	0	0	6	36.83%
	0	0	0					0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%
	0	0	0				0.00% 0.00%	0	0	0	0	0	0	0.00%	0	0	0 0	0	0		0.00%
	0	0	0				0.00%	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	0	0.00%
	0	U	0		0		0.00%	0	U	0	0	0	0	0.00%	0	0	0	0	0	U	0.00%
	0	0	0		0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00%
	0,536	1,204	601		3 15	5 110		10,064	1,606	671	2	22	118		9,802	1,811	729	2	25	125	0.00% 17.09%
	-,	-/-• /	001				10.15 /0	20,004	2,000	571	-		110	27.0070	5/002	-/011	125	-	25	120	27.00770

										Baseline Scenario										
				31/12/2021						31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	C	0	0	0.00%	0	0	0 0	0		0 0.00%) ()	0	0 0	C	0.00%
	0	0	0	C	0	0	0.00%	0	0	0 0	0		0 0.00%) ()	0	0 0	C	0.00%
	0	0	0	0	0	0	0.00%	0	0	0 0	0		0 0.00%) ()	0	0 0	0	0.00%
	0	0	0	0	0	0	0.00%	0	0	00	0		0 0.00%) () (0	0 0	0	0.00%
	0	0	0	C	0	0	0.00%	0	0	0 0	0		0 0.00%) () (0	0 0	C	0.00%
	0	0	0	0	0	0	0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%	0	0	0 0	0		0 0.00%) () (0	0 0	C	0.00%
	0	0	0	C	0	0	0.00%	0	0	0 0	0		0 0.00%) () (0	0 0	C	0.00%
	0	0	0	0	0	0	0.00%	0	0	0 0	0		0 0.00%) () (0 (0 0	C	0.00%
	0	0	0	C	0	0	0.00%	0	0	0 0	0		0 0.00%) (0 (0 0	C	0.00%
	0	0	0	0	0	0	0.00%	0	0	0 0	0		0 0.00%) (0 (0 0	C	0.00%
	0	0	0	0	0	0	0.00%	0	0	0 0	0		0 0.00%) (0 (0 0	C	0.00%
	0	0	0	(0	0	0.00%	0	0	0 0	0		0 0.00%) (0 (0 0	C	0.00%
	0	0	0	(0	0	0.00%	0	0	0 0	0		0 0.00%) (0 (0 0	C	0.00%
	0	0	0	(0	0	0.00%	0	0	0 0	0		0 0.00%				0	0 0	C	0.00%
	0	0	0		0	0	0.00%	0	0	0 0	0		0 0.00%				0	0 0	C	0.00%
	0	0	0	0	0	0	0.00% 0.00%	0	0	0 0	0		0 0.00%) () (0 (0 0	C	0.00%
	0	0	0	C	0	0	0.00%	0	0	0 0	0	(0 0.00%) () (0 (0 0	C	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	0	0	0.00%	0	0	0 0	0		0 0.00%	o () (0	0 0	0	0.00%
	-		-							-	-									
	0	0	0	C	0	0	0.00%	0	0	0 0	0		0 0.00%	б () ()	0 (0 0	C	0.00% 0.00%
	0	0	0	0	ס	0 0	0.00%	0	0 0	0 0	0		0 0.00%	0			0 (0	0	0.00%









	12	13 14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
										Baseline Scenario										
			31/12/202	21						31/12/2022							31/12/2023			
Stage	e 1 exposure	Stage 2 exposure Stage 3 exp	Stock of sure provisions f Stage 1 expos	Stock of for provisions for sure Stage 2 exposu	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
-	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) () 0	C) 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C) 0	0	0.00%
	0	0	0	0	0	0.00%	C) (0 0	() 0) C	0.00%	0) () 0	C) 0	0	0.00%
	0	0	0	0	0	0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(0 0	(0 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C	(0 0	(0 0	0 0	0.00%	0) (0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	0		0 0	(0		0.00%	0		0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%				(0 0		0.00%	0		0		0 0	0	0.00%
	0	0	0	0	0	0 0.00% 0 0.00%							0.00%	0		0		0 0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00% 0.00%	0		0		0	0	0.00%
	0	0	0	0	0	0 0.00%							0.00%	0					0	0.00%
	0	0	0	0	0	0 0.00%				(() 0		0.00%				((0.00%
	0	0	0	0	0	0 0.00%	0) ()		() 0		0.00%	0) ()) 0	() 0	0	0.00% 0.00%
	0	0	0	0	0	0 0.00%) ()		() 0		0.00%	0) () 0	() 0	0	0.00%
	0	0	0	0	0	0 0.00%				() 0		0.00%	0) ()	0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C		0 0	() 0		0.00%	0		0 0	(0 0	0	0.00%
	0	0	0	0	0	0 0.00%	C) (0 0	() 0) C	0.00%	0) (0 0	C	0 0	0	0.00%
	0	0	0	0	0	0.00%	0	0	0 0	0	0	0	0.00%	0) (0 0	0	0	0	0.00%

											Baseline Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0) (0 (0.00%	0	0	0 0	0	0	0 0	0.00%	0)) (0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0	0	0 0	0	0	0 0	0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%	0		0	(0		0.00%	0			0	0	0	0.00%
	0		0				0.00%	0				0		0.00%	0			0	0	0	0.00%
	0		0	0			0.00%	0	0) 0		0		0.00%	0			0	0	0	0.00%
	0	C	0	0) (0 0	0.00%	0	0	0 0	C	0	0	0.00%	0)		0	0	0	0.00%
	0	C	0 0	0) (0 0	0.00%	0	0	0 0	C	0) 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0) 0	0.00%	0)) (0	0	0	0.00%
	0	C	0	C) (0 (0.00%	0	C) 0	C	0) 0	0.00%	0) (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0) 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C	0	0 0	0.00%	0)	0 (0	0	0	0.00%
	0	C	0	0	0 (0 (0.00%	0	0	0 0	C	0	0 0	0.00%	0)	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	0	0 0	0	0	0 0	0.00%	0)		0	0	0	0.00%
	0	0	0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0 0	0			0.00%	0	0	0		0		0.00%	0			0	0	0	0.00%
	0		0				0.00% 0.00%	0				0		0.00% 0.00%	0			0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	L C	0	0			0.00%	0	U	0	L L	0	0	0.00%	0			0	0	0	0.00%
	0		0	0		0	0.00%	0	0		ſ			0.00%	0			0	0	0	0.00%
	0	0	0	0		<u> </u>	0.00%	0	o o	0 0	0	Ö	0	0.00%	0			0	0	0	0.00% 0.00%

											Baseline Scenario	1								
				31/12/2021							31/12/2022						31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0 0	C	0 (0	00.00%	0	0	00	C) () (00	0	0 0	0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	C	0 (0	0 0.00%	0	0	0	C) () (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0	0	0 (0	0 0.00%	0	0	0	0) () (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00% 0 0.00%		0	0 0				0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0			0	0 0.00%		0	0				0 0.00% 0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0			0	0 0.00%	0	0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0			0	0 0.00%		0	0				0 0.00%	0		0	0	0	0.00%
	0	0	0 0			0	0 0.00%		0					0 0.00%	0		0	0	0	0.00%
	0	0	0 0))	0	0 0.00%		0	0) (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00%		0	0	C) (0 0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0.00%	0 0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0) 0	C) (0	0.00%	0 0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00% 0 0.00%	0	0	0 0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0 0	C) (0	0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00%
	0	0	0	C	0 (0	0 0.00%	0	0	0	C) () (0.00%	0	0 0	0	0	0	0.00% 0.00%
	0	0	0	0) (0	0.00%	0	0	0	0) O	0	0.00%	0	0 0	0	0	0	0.00%







								Adverse Scenari	0					
				31/12/2021				31/12/2022				31/12/2023		
	(mln EU		re Stage 2 exposure Stage 3 exp	Stock of Stock of provisions for Stage 1 exposure Stage 2 expos	Stock of provisions for sure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stock of Stage 3 exposure provisions for Stage 1 exposur	Stock of Stock of provisions for provisions for e Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stage 3
	Central banks	5,32	28 155	0 0	2 0	0.00%	6 5,208 274	4 2	0 4	0 10.89% 5,07	8 400	5 0 5	1	1
	Central governments	3.	38 11	0 0	0 0	0.00%	⁶ 329 20	D 1	0 0	0 10.64% 31	9 29	1 0 1	. 0	Ĵ
	Regional governments or local authorities	30	00 10	0 0	0 0	2.49%	б 291 18	3 1	0 0	0 2.50% 28	2 25	2 0 0	0	ງ
	Public sector entities		12 0	0 0	0 0	0.00%	ío 12	1 0	0 0	0 5.78% 1	1 1	0 0 0	0	ງ
	Multilateral Development Banks		0 0	0 0	0 0	0.00%	б О	0	0 0	0.00%	0 0	0 0	0	J
	International Organisations		0 0	0 0	0 0	0.00%	δ 0	0	0 0	0.00%	0 0	0 0	0	J
	Institutions		0 0	0 0	0 0	0.00%	δ 0	0	0 0	0.00%	0 0	0 0	0	J
	Corporates		29 14	1 0	0 0	26.69%	б 24 15	3 2	0 0	0 20.02% 2	0 21	3 0 0	0	J
	of which: SME		0 0	0 0	0 0	0.00%	ώ 0	0 0	0 0	0.00%	0 0	0 0 0	0	J
	Retail		8 11	1 0	0 0	8.63%	6 7 10	0 2	0 0	0 8.88%	7 10	3 0 0	0	J
SWEDEN	of which: SME		1 0	0 0	0 0	48.48%	ю́ 1	0 0	0 0	0 39.32%	1 0	0 0 0	0	J
	Secured by mortgages on immovable property		39 25	4 0	1 1	18.05%	<i>б</i> 36 2	5 7	0 1	1 17.73% 3	5 24 1	0 0 1	2	2
	of which: SME		27 17	3 0	0 1	17.96%	6 26 1	7 5	0 0	1 17.35% 2	5 16	6 0 0	1	1
	Items associated with particularly high risk		0 0	0 0	0 0	0.00%	δ 0	0	0 0	0.00%	0 0	0 0 0	0	J
	Covered bonds		0 0	0 0	0 0	0.00%	6 0	0 0	0 0	0 0.00%	0 0	0 0 0	0	ງ
	Claims on institutions and corporates with a ST credit assessment		0 0	0 0	0 0	0.00%	6 0	0 0	0 0	0.00%	0 0	0 0 0	0	ງ
	Collective investments undertakings (CIU)		0 0	0 0	0 0	0.00%	ό 0	0	0 0	0 0.00%	0 0	0 0 0	0	ງ
	Equity Securitisation		0 0	0 0	0 0	0.00%	ό 0	0	0 0	0 0.00%	0 0	0 0 0	0	ງ
	Securitisation													
	Other exposures		0 1	0 0	51 0	0.00%		1 0	0 51	0.00%	0 1	0 0 51	0	J
	Standardised Total	6,05	54 227	6 0	55 1	18.16%	5,907 367	14	0 56 2	2 15.06% 5,75	3 511 2	3 0 58	3	3

									Adverse Scenario	D									
				31/12/2021					31/12/2022							31/12/2023			
RowN um	(mln EUR, %	Stage 1 exposure Stage 2 e	xposure Stage 3 exposu	Stock of provisions for Stage 1 exposur	Stock of Stock of provisions for provisions for e Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	e Stage 1 exposure	Stage 2 exposure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposur	re Stage 2 expos	ure Stage 3 exposu	Stock of re provisions for Stage 1 exposure St	Stock of provisions for tage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64	Central banks	6,612	488	4	0 3	0 10.28%		763	10	0 7	1	. 10.67%	6,16	69	915	19 0	10	2	2 10.75%
65	Central governments	764	55	0	0 1	0 10.48%		86	2	0 1	0	8.23%	6 71	11	104	5 0	1	. (8.09%
66	Regional governments or local authorities	1,097	102	1	0 0	0 9.17%	/ <u>1,041</u>	156	3	$\begin{array}{c} 0 \\ 1 \\ 0 \\ \end{array}$	0	/./9%	% <u>1,00</u>	06	187	/ 0	1		1 7.62% D 5.88%
67	Public sector entities	57	8	0	0 0	0 4.05%	/o 53	12	0	0 0	0	5.55%	6 (50	15	1 0	0		
68	Multilateral Development Banks	0	0	0		0 0.00%	/o 0	0	0	0 0	0	0.00%	⁄0 /	0	0	0 0	0		0.00%
69	International Organisations Institutions	0	0	0		0 0.00%	/o 0	0	0	0 0	0	0.00%	⁄0 /	0	0	0 0	0		
70			194	62		0 19.91%	/0 /- /2	225		0 0	0	19.67%	0	52	251	0 0	0		0 19.54% 3 25.03%
71	Corporates of which: SME	348	104	65 F0		0 20.29% 6 27.50%	/0 +0+ /	115	50	1 4 1 2	20	20.40%		55	120	92 I 67 I			
72	Retail	790	32	84		2 14 530/	6 203 6 766	344 1	4	1 3 0 7	10	5 30.797 13 769	6 Z	74	307 1	42 0		10	13 38%
74 FINLAND	of which: SME	317	243	68		9 13.87%	6 700 6 314	223		0 5	10	13.66%	6 77	74 21	196 1	10 0	4	1	13.50%
	Secured by mortgages on immovable property	1 770	71	10	0 1	1 10.66%	6 311 6 1 754	82	15	0 1	2	11.81%	° °	59	74	18 0	1		29.34% 29.34% 13.38% 13.58% 2 12.45% 2 12.47% 31.00%
76	of which: SME	1,764	70	10	0 1	1 10.66%	÷ _,;;	81	15	0 1	2	11.82%	- , -	54	73	18 0	1		2 12.47%
77	Items associated with particularly high risk	0	0	0	0 0	0 32.86%	6 <u>1</u> ,7 15	0	0	0 0	0	31.61%	- / -	0	0	0 0	0) (31.00%
78	Covered bonds	0	0	0	0 0	0 0.00%	6 6 0	0	0	0 0	0	0.00%	6	0	0	0 0	0) (0.00%
79	Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0 0.00%	6 0	0	0	0 0	0	0.00%	6	0	0	0 0	0) (0.00%
80	Collective investments undertakings (CIU)	0	0	0	0 0	0 0.00%	6 6 0	0	0	0 0	0	0.00%	-	0	0	0 0	0) (0.00%
81	Equity	0	0	0	0 0	0 0.00%	6 0	0	0	0 0	0	0.00%		0	0	0 0	0) (0.00%
82	Securitisation																		
83	Other exposures	0	1	0	0 126	0 0.00%	6 0	1	0	0 225	0	0.00%	0	0	1	0 0	323	; (0.00%
84	Standardised Total	11,639	1,258 1	63	2 142 3	2 19.52%	6 11,160	1,678 22	2	1 245	39	17.77%	6 10,92	23 1,	854 2	34 1	346	47	0 0.00% 7 16.68%

33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
										Adverse Scenario										
			31/12/2021							31/12/2022							31/12/2023			
Stage 1 exposure	Stage 2 exposure Stag	e 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure		Coverage Ratio - Stage 3 exposure
38,656	2,627	19	0	3	1 2	10.79%	37,168	4,079	55	; (48	3 6	5 10.86%	36,076	5,125	102	0	66	11	1 10.85%
6,627		2	0		4 (9.67%	6,437		11	. (7	7 1	1 9.58%	6,275		27	0	10	3	10:00 // 3 9.73% 2 7.84% 0 5.88% 0 7.58% 0 0.00% 0 21.49%
3,808	186	1	0		2 (8.91%	3,687	300	7	′ () 4	1	1 7.86%	6,275 3,583	393	19	0	5	2	2 7.84%
69	9	0	0		0 (4.05%	65	13	0) (C) (5.56%	61	16	1	0	0	(5.88%
5	5 0	0	0		0 (0.00%	5	0	0) (C) (7.60%	5	0	0	0	0	(7.58%
0	0	0	0		0 (0.00%	0	0	0) (0 0) (0.00%	0	0	0	0	0	(0.00%
227		0	0		0 (13.42%	218	25	1	. (1	0	19.56%	212		1	0	1	(21.49%
2,123		615	12	2	8 224	36.52%	1,854			8	33	3 247	7 35.64%	1,717	846	758	7	35	265	5 34.96% 5 39.54% 3 24.80% 2 21.19% 1 23.76%
1,047	311	437	9	2	0 175	40.14%	918			6	25	5 193	3 39.82%	855		522	5	26	206	5 <u>39.54%</u>
1,719		211	1	1	5 60) 28.59%	1,663	616		1	. 16	67	7 26.28%	1,654	584	294	1	15	73	3 24.80%
828		149	0		8 34	23.09%	809			(8	38	8 21.93%	807	302	200	0	8	42	2 21.19%
5,101	. 529	148	3	1	8 36	24.60%	4,987	608	183	2	20) 44	4 24.11%	4,930 2,003		215	2	21	51	1 23.76%
2,062	132	28	1		5	24.69% 54.83%	2,016	167	39		. 6		24.71% 52.80%	2,003	171	48	0	6	12	2 24.67%
22		10	0			0.00%	21	11	18				0 0.00%	21	11	19	0	1		51./3%
0		0	0			0.00%	0	0	0				0.00%	0	0	0	0	0		
		0	0			0.00%	0	0		()			0.00%	0	0	0	0	0		2 1.07 % 0 51.73% 0 0.00% 0 0.00% 0 0.00%
0		0	0			0.00%	0	0		()			0.00%	0	0	0	0	0		0.00%
		0	0			, 0.00%	0	0					0.00 /0	0	0	0	0	0		0.00%
0) 8	0	0	64	6 (0.00%	0	8	0) (852		0.00%	0	8	0	0	1,058	(0.00%
58,356	4,858	1,013	17	74	-		56,105	6,899	1,223	11	981	-		54,534	8,257	1,437	9	1,213	415	

									Adverse Scenario									
			31/12/2021						31/12/2022						31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	ge 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0 0	(0 0) (0.00%	0	0 0	0	0	0	0.00%	0	0	0 () 0	0	0.00%
	4,905	134 0	(0 2	2 0	2.59%	4,798	235 6	0	5	1	. 10.63%	4,690	332 1	7 () 8	2	10.68%
	2,389	74 0	(0 1	. (7.80%	2,334	126 4	0	3	0	8.72%	2,274	179 1	1 () 4	1	8.80%
	0	0 0	(0 0) (0.00%	0	0 0	0	0	0	0.00%	0	0	0 () 0	0	0.00%
	0	0 0	(0 0) (0.00%	0	0 0	0	0	0	0.00%	0	0	0 () 0	0	10.68% 8.80% 0.00% 0.00% 35.91% 13.55% 33.48% 3.35% 3.13% 19.97% 0.00% 15.99% 0.00% 0.00% 0.00%
	0	0 0	(0 0) (0.00%	0	0 0	0	0	0	0.00%	0	0	0 () 0	0	0.00%
	1	0 0	(0 0) (23.55%	1	1 0	0	0	0) 34.55%	1	1	0 () 0	0	35.91%
	61	17 1	(0 0) (13.06%	52	25 3	0	0	0	13.41%	46	28	4 () 0	1	13.55%
	0	0 0	(0 0) (46.91%	0	0 0	0	0	0) 34.15%	0	0	0 () 0	0	33.48%
	26	35 6	(0 0) (3.45%	25	34 9	0	0	0	3.38%	24	32 1	1 (0 0	0	3.35%
	1	0 0	(0 0) (2.93%	1	0 0	0	0	0	3.06%	1	1	0 (00	0	3.13%
	152	8 1	(0 0	0 (18.97%	148	11 2	0	0	0	19.49%	145	15	2 (0 0	0	19.97%
	0	0 0	(0 0) (0.00%	0	0 0	0	0	0	0.00%	0	0	0 (00	0	0.00%
	0	0 0	(0 0	0 0	2.27%	0	0 0	0	0	0	13.60%	0	0	0 (0 0	0	15.99%
	0	0 0	(0 0	0 0	0.00%	0	0 0	0	0	0	0.00%	0	0	0 (0 0	0	0.00%
	0	0 0	(0 0	0 0	0.00%	0	0 0	0	0	0	0.00%	0	0	0 (0 0	0	0.00%
	0	0 0	(0 0	0 0	0.00%	0	0 0	0	0	0	0.00%	0	0	0 (0 0	0	0.00%
	0	0 0	(0 0	0 0	0.00%	0	0 0	0	0	0	0.00%	0	0	0 (0 0	0	0.00%
	0	6 0	(0 435	с С	0.00%	0	6 0	0	542		0.00%	0	6	0 () 650	0	0.00% 9.18%
	7,534	274 8	(0 439	1	6.75%	7,358	436 23	0	551	2	8.51%	7,179	593 4	5 0	663	4	9.18%



	Danske Bank																				
		33 34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenari	0									
				31/12/2021							31/12/2022							31/12/2023			
wN Im	(mln EUR, ۹	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
35	Central banks	164	5	0	0 0	0 0	0.00%	6 161	1	8	0	0 0	C	10.89%	o 157	' 12	0) (C)	0 10.86%
36	Central governments	139	5	0	0 (0 0	4.57%	6 135	5	9	0	0 0	C	9.83%	131	. 12	1	. 0	C)	0 9.90%
37	Regional governments or local authorities	0	0	0	0 (D C	0.00%	6 C	0	0	0	0 0	C	0.00%) () 0	0) (C)	0 0.00%
38	Public sector entities	0	0	0	0 (0 0	0.00%	6 С	0	0	0	0 0	C	0.00%	0) 0	0) (0)	0 0.00%
39	Multilateral Development Banks	0	0	0	0 (D C	0.00%	6 С	0	0	0	0 0	C	0.00%	0	0	0	0	0)	0 0.00%
90	International Organisations	0	0	0	0 (D C	0.00%	6 С	0	0	0	0 0	C	0.00%	0	0	0	0	0)	0 0.00%
91	Institutions	49	2	0	0 () (6.90%	6 48	8	3	0	0 0	C	0 6.93%	46	5 4	0) (0)	0 6.98%
92	Corporates	14	5	0	0 (0 0	29.20%	6 11	1	8	1	0 0	C	30.08%	9	8	1	. 0	C)	0 30.65%
93	of which: SME	0	0	0	0 (0 0	0.00%	<i>б</i> С	0	0	0	0 0	C	0.00%) (0	0) (C)	0.00%
94	Retail	4 1	2	1	0 0	0 0	23.98%	6 4	4	11	2	0 0	C	15.93%	3	8 11	3	З (C)	0 12.71%
NORWAY	of which: SME	0	1	0	0 (0 0	0.00%	<u>б</u> С	0	1	0	0 0	0	0.00%) () 1	0	0 0	0)	0 0.00%
96	Secured by mortgages on immovable property	0	2	0	0 (0 0	12.03%	6 C	0	2	0	0 0		12.07%	, () 2	0) (0)	0 12.14%
97	of which: SME	0	0	0	0 (0 0	0.00%	6 C	0	0	0	0 0	0	0.00%	, (0	0) (0)	0 0.00%
98	Items associated with particularly high risk	0	0	0	0 (0 0	0.00%	6 C	0	0	0	0 0	C	0.00%	o (0	0	0 0	C)	J 0.00%
99	Covered bonds	0	0	0	0 (0 0	0.00%	6 C	0	0	0	0 0	C	0.00%	0	0	0	0 0	0)	<u>J 0.00%</u>
00	Claims on institutions and corporates with a ST credit assessment	0	0	0	0 (0 0	0.00%	<u>б</u> С	0	0	0	0 0	0	0.00%) (0	0	0 0	0)	0 0.00%
01	Collective investments undertakings (CIU)	0	0	0	0 (0 0	0.00%	6 C	0	0	0	0 0	0	0.00%	, (0	0) (0)	0 0.00%
02	Equity	0	0	0	0 () (0.00%	6 C	0	0	0	0 0	C	0.00%) (0	0	0 0	0)	J 0.00%
03	Securitisation																				
04	Other exposures	0	1	0	0 34	4 C	0.00%	•	0	1	0	0 34	C	0.00%) 1	0) (34	-	0 0.00%
05	Standardised Total	370 3	1	2	0 34	l 0	24.08%	o 358	3 4	41	3	0 34	1	18.39%	347	51	5	0	35		1 16.35%







										Adverse Scenario									
			31/12/2021							31/12/2022						31/12/2023			
s %)	tage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure					Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure Sta	Stock of provisions for age 3 exposure			Stage 2 exposure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	21,082 61	4 0	0 0) 11		0.00%	20,604	1,084	8	0	15	1	. 10.89%	20,091	1,584 2	21 (23	2	10.86%
	187	5 0	00	0 0		0.00%	183	10	0	0	0	0	1.62%	178	14	1 (0	0	1.62%
	0	0 0	00	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0 (0	0	1.62% 0.00% 0.00% 0.00% 0.00% 7.87% 0.00% 40.19% 0.00% 3.60% 0.00% 25.70% 0.00%
	0	0 0	00	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0 (0	0	0.00%
	0	0 0	00	0 0		0.00%		0	0	0	0	0	0.00%	0	0	0 (0	0	0.00%
	0	0 0	0 0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0 (0	0	0.00%
	0	0 0	00	0 0		0 0.00%	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%
	0	0 0	00	0 0		0 7.52%		0	0	0	0	0) 7.60%	0	0	0 0	0	0	7.87%
	0	0 0	0 0	0 0		0 0.00%	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%
	0	0 0	00	0 0		0 26.34%	0	0	0	0	0	0) 35.43%	0	0	0 0	0	0	40.19%
	0	0 0	00	0 0		0 0.00% 0 3.60% 0 0.00% 0 12.13%	0	0	0	0	0	0	0.00%	0	0	0 0	0	0	0.00%
	1	0 1	. 0	0 0		0 3.60%	1	0	1	0	0	0	3.60%	1	0	1 (0	0	3.60%
	0	0 0	00	0 0		0 0.00%	0	0	0	0	0	0	0.00%	0	0	0 (0	0	0.00%
	0	0 0	00	0 0		0 12.13%	0	0	0	0	0	0) 21.77%	0	0	0 0	0	0	25.70%
	0	0 0	00	0 0		0 0.00%	0	0	0	0	0	0	0.00%	0	0	0 (0	0	0.00%
	0	0 0	00	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0 (0	0	0.00%
	0	0 0	00) 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0 (0	0	0.00% 0.00% 0.00%
	0	0 0	0 0) 0		0 0.00%	0	0	0	0	0	0	0.00%	0	0	0 (0	0	0.00%
	0	0 0	00	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0 (0	0	0.00% 10.23%
	21,270 62	0 1	. 0	11		3.76%	20,788	1,094	10	0	15	1	. 9.92 %	20,270	1,599 2	2 0	23	2	10.23%

										Adverse Scenario)									
				31/12/2021						31/12/2022							31/12/2023			
s %)	age 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure			je 2 exposure Stage 3 exposi	Stock of ire provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure		Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	4,103	1,042	12	(0 11	1	. 11.11%	3,643	1,487	26 (16	3	3 10.99%			5 43	0) 21	5	10.93%
	287	72	1	(0 1	C) 11.05%	256	103	1 (0 0) (11.00%		2 117	2 2	0	0 0	C	10.97%
	0	0	0	(0 0	C	0.00%	0	0	0 (0 0) (0.00%	6	0 0	00	0) 0	C	0.00%
	0	0	0		0 0	0	0.00%	0	0	0 (0 0) (0.00%		0 (0 0	0	0 0	C	10.93% 10.97% 0.00% 0.00% 7.58% 0.00% 16.89% 36.02% 36.75% 40.44% 30.89% 24.17% 34.65% 51.89% 0.00% 0.00%
	5	0	0	(0 0	C	0.00%	5	0	0 (0 0) (7.60%		5 (0 0	0	0 0	C	7.58%
	0	0	0	(0 0	C	0.00%	0	0	0 (0 0) (0.00%		0 (0 0	0	0 0	C	0.00%
	171	13	0	(0 0	C) 11.15%	163	20	1 (0 1	. (14.53%			3 1	C) 1	C	16.89%
	1,156	313	380	<u> </u>	9 21	138	36.27%	1,005	415	429 6	5 25	155	5 36.11%		3 455		4	1 27	168	36.02%
	730	210	322	8	8 18	116	i 35.95%	634	267	360 5	5 22	131	1 36.44%			5 388	4	1 23	143	36.75%
	846	180	111	(0 7	45	41.05%	822	197	117 (0 8	48	40.73%				0) 8	50	40.44%
	495	83	79	(0 2	25	31.09%	481	93	83 () 3	26	5 30.98%				C) 3	27	30.89%
	3,073	405	122		3 15	30) 24.47%	2,989	465	146 2	2 17	35	5 24.34%	,		5 169	2	2 18	41	24.17%
	261	43	13	1	1 4	4	33.68%	233	67	17 (0 4	6	5 34.40%		5 80) 21	0) 5	7	34.65%
	22	12	16	(0 1	9	54.94%	21	11	18 (0 1	. 10	52.94%		0 10	19	0) 1	10	51.89%
	0	0	0	(0 0	C	0.00%	0	0	0 (0 0) (0.00%		0 (0 0	C) 0	C	0.00%
	0	0	0	(0 0	C	0.00%	0	0	0 (0 0) (0.00%		0 (00	C	0 0	C	0.00%
	0	0	0	(0 0	C	0.00%	0	0	0 (0 0) (0.00%		0 (00	C	0 0	C	0.00%
	0	0	0	(0 0	C	0.00%	0	0	0 (0 0) (0.00%	o (00	0	0 0	C	0.00%
		-	-		-	-					-					-		-		
	0	0	0	(0 0	0	0.00%	0	0	0 (0 0) (0.00%) (0 0	0	0 0	0	0.00% 33.22%
	9,663	2,036	642	12	2 56	223	34.81%	8,904	2,699	'38 8	8 69	251	L 33.98%	8,527	2,990	824	6	6 7 6	274	33.22%

										Adverse Scenario										
				31/12/2021						31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0	0 (0.00%	0	0 (0 0	0	(0.00%	0	0	() (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0	0 (0 0	0	(0.00%	0	0	() (0 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0	0 (0.00%	0	0 (0 0	0	(0.00%	0	0	() (0 0	0	0.00%
	0	0	0	(0	0 (0.00%	0	0 0	0 0	0		0.00%	00	0	() (0 0	0	0.00%
	0	0	0	(0	0 (0.00%	0	0 (0 0	0		0.00%	0	0	() (0 0	0	0.00%
	0	0	0	(0	0 (0.00%	0	0 (0 0	0		0.00%	0	0	() (0 0	0	0.00%
	0	0	0	(0	0 (0.00%	0	0 (0 0	0	(0.00%		0	() (0 0	0	0.00%
	0	0	0	(0	0	0.00%	0	0 (0 0	0	(0.00%		0	() (0 0	0	0.00%
	0	0	0	(0	0 (0.00%	0	0 (0 0	0	(0 0.00%		0	() (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0	0 (0 0	0	(0 0.00%		0	() (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0	0 (0 0	0	(0 0.00%	0	0	() (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0	0 (0 0	0	(0 0.00%	0 0	0	() (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0	0 (0 0	0	(0 0.00%	0 0	0	() (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0	0 (0 0	0	(0 0.00%	0	0	() (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0	0 0	0 0	0	(0 0.00%	00	0	((0 0	0	0.00%
	0	0	0	(0	0 (0.00%	0	0 (0 0	0	(0.00%	0 0	0	() (0 0	0	0.00%
	0	0	0	(0	0 (0.00%	0	0 (0 0	0	(0 0.00%		0	() (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0	0 (00	0	(0 0.00%	00	0	() (00	0	0.00%
	-	-								-		-		-	-				-	
	0	0	0		0	0 (0.00%	0	0 (0 0	0	(0 0.00%	0	0	() (0 0	0	0.00% 0.00%
	0	0	0	(ס	0 (0.00%	0	0 C	0	0	0	0.00%	0	0	(0	0	0	0.00%









Г	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53
											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
s %)	Stage 1 exposure	Stage 2 exposure Stag	je 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0) (D C) () 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0) (D C) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0)	0 0) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0	(D C) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0	(0 0)	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0 0.00%	0	(0 0) (0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0 0.00%	0	(0 0		0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0		0 0.00%	0	()	0 0	0	0.00%
_	0	0	0		0	0 (0.00%	0		0 (0		0 0.00%	0)	0 0	0	0.00%
_	0	0	0		0		0.00% 0.00%	0				0		0 0.00%	0					0	0.00%
_	0	0	0		0		0.00%	0				0		0 0.00% 0 0.00%	0				0	0	0.00%
_	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0		0.00%	0				0		0 0.00%	0					0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0)) 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0	()) 0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0		0	0 (0.00%	0		0 (0) (0 0.00%	0	()	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0		0 0.00%	0		0 0)	0 0	0	0.00%
	0	0	0		0	0 (0.00%	0		0 (0 0	0) (0.00%	0) (D C) (0 0	0	0.00% 0.00%
	0	0	0		0	0 0	0.00%	0	(0 0	0 0	0	0	0.00%	0	() 0) (0 0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	0	C	0	0	0 (0 (0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	0 (0 (0.00%	0	0	0 0	0	0 0	0	0.00%		0		0	0	0	0.00%
	0	0	0	0		0 (0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00% 0 0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0		0	0			0.00%	0					0	0.00%				0	0	0	0.00%
	0	0	0	0		0 0	0.00%	0					0	0.00%		0		0	0	0	0.00%
	0	0	0	0		0	0.00%	0					0	0.00%		0		0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	0 0	C) 0	0	0.00%		0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C) 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	C	0	0) (0 (0.00%	0	C	0 0	C) 0	0	0.00%		D	0 (0	0	0	0.00%
	0	0	0	0	0 (0 (0.00%	0	C	0 0	C	0 0	0	0.00%	(0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0 0.00% 0 0.00%	0	C	0 0	C	0 0	0	0.00%	(0	0 (0	0	0	0.00%
	0	0	0	0) (0 0	0.00%	0	C	0 0	C	0 0	0	0.00%		0	0 (0	0	0	0.00%
	0	0	0	0) (0 (0.00%	0	C	00	C	00	0	0.00%		0	0 (0	0	0	0.00%
						0	0.000/							0.000/							0.000/
	0	0	0	0			0.00% 0.00%	0					0	0.00%				0	0	0	0.00% 0.00%
	0	0	0	0			0.00%	0	0	0	0	0	0	0.00%	(וע	<u>ار</u>	0	0	0	0.00%

											Adverse Scenario										
				31/12/2021							31/12/2022							31/12/2023			
%)	Stage 1 exposure Stage 2 e	exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	0	0	0	0	D	0	0.00%	C	0	0	0 0	0	0	0.00%	C) C) 0	(0 0	0	0.00%
	0	0	0	C)	0	0.00%	C	0 0	0) 0	0	0	0.00%) C) C) 0	() 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	0 0	0	0	0.00%) C) C) 0	() 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	00	0	0	0.00%	C) C) 0	(0 0	0	0.00%
	0	0	0	0)	0	0.00%	C	0 0	0	00	0	0	0.00%	, C) C) 0	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	00	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0 0	0	00	0	0	0.00%	о С	0 0) 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C) C	00	(00	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	00	0	0	0.00%	C	0 0	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	C	0 0	0	0 0	0	0	0.00%) C) <u> </u>	0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	0	0	0	0 0	0	0	0.00%	0 0		0 0	(0 0	0	0.00%
	0	0	0	0)	0	0 0.00%	(0	0	0	0	0	0.00%			0 0	(0 0	0	0.00%
	0	0	0	0	2	0	0 0.00%			0	0	0	0	0.00%				(0	0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00% 0.00%
	0	0	0	0	1	0	0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	0	2	0	0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	0	2	0	0 0.00% 0 0.00%			0	0	0	0	0.00%				(0	0.00%
	0	0	0	U		0	0.00%	C	0	0	0	0	0	0.00%			0		0	0	0.00%
	0	0	0			0	0.00%			0		0	0	0.00%						0	0.000/
	0	0	0			0	0 0.00% 0 0.00%			0		0		0.00%						0	0.00% 0.00%
	U	U	U	U			0.00%	U	U	0	U	U	U	0.00%	U	<u> </u>	U	L L	0	U	0.00%

	BA EUROPEAN BANKING AUTHORITY		
Row Num		Central banks	(mln EUR, %)
2		Central governments	
3		Institutions	
4		Corporates	
5		Corporates - Of Which: Specialised Lending	
6		Corporates - Of Which: SME	
7		Retail	
8		Retail - Secured on real estate property	
9 10	Danske Bank	Retail - Secured on real estate property - Of Which: SME	
10		Retail - Secured on real estate property - Of Which: non-SME	
11		Retail - Qualifying Revolving Retail - Other Retail	
12		Retail - Other Retail - Of Which: SME	
14		Retail - Other Retail - Of Which: non-SME	
15		Fauity	

Equity Securitisation Other non-credit obligation assets IRB TOTAL

										Morato	ria - Actual						
										31/1	2/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R Stage 3
Row Num		(m	nln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
19		Central banks															
20		Central governments															
21		Institutions															
22		Corporates		0		0 0) (0 (0 0		0 0	() (0 0	0		0 -
23		Corporates - Of Which: Specialised Lending															
24		Corporates - Of Which: SME															
25		Retail		0		0 0) (0 (0 0		0 0	() (00	00		0 -
26		Retail - Secured on real estate property															
27	DENMARK	Retail - Secured on real estate property - Of Which: SME															
28	DENMARK	Retail - Secured on real estate property - Of Which: non-SME		0		0 0) (0 (0 0		0 0	() (00	00		0 -
29		Retail - Qualifying Revolving															
30		Retail - Other Retail															
31		Retail - Other Retail - Of Which: SME															
32		Retail - Other Retail - Of Which: non-SME															
33		Equity															
34		Securitisation															
35		Other non-credit obligation assets															
36		IRB TOTAL		0		0 0	(0 (0 0		0 0	(0	0	0		0 -

Exposure values

A-IRB F-IR

										Morato	ria - Actual						
										31/1	12/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria		• Stage 2 exposure	• Stage 3 exposure	"Stage exposi
37		Central banks															
38		Central governments															
39		Institutions															
40		Corporates			0	0 (0	0	0 0		0 0		0 () (0 0		0 -
41		Corporates - Of Which: Specialised Lending															
42		Corporates - Of Which: SME															
43		Retail)	0 (0	0	0 0		0 0		0 0) (0 0		0 -
44		Retail - Secured on real estate property															
45	SWEDEN	Retail - Secured on real estate property - Of Which: SME															
46	SVEDEN	Retail - Secured on real estate property - Of Which: non-SME)	0 (0	0	0 0		0 0		0 () (00		0 -
47		Retail - Qualifying Revolving															
48		Retail - Other Retail															
49		Retail - Other Retail - Of Which: SME															
50		Retail - Other Retail - Of Which: non-SME															
51		Equity															
52		Securitisation															
53		Other non-credit obligation assets															
54		IRB TOTAL				0 (0	0 0		0 0		0 0		0		0 -

									Morator	ia - Actual						
									31/1	2/2020						
			Exposi	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Row Num		(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expos
55		Central banks														
56		Central governments														
57		Institutions														
58		Corporates		0	0	0	0	0 0	(0 0		0 0	C	0 0	<u>, </u>	0 -
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail		0	0	0	0	0 0	(0 0		0 0	C	0 0	<u>,</u> (0 -
62		Retail - Secured on real estate property														
63	FINLAND	Retail - Secured on real estate property - Of Which: SME														
64	FINLAND	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	(0 0		0 0	C	0 0	<u>/</u> (0 -
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69		Equity														
70		Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL		0	0 (0	0 0		0 0		0 0	0		/ /	0 -

								24/4	2/2020						
								31/1	.2/2020						
		Expos	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
ow um	(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage expos
73	Central banks														
74	Central governments														
75	Institutions														
76	Corporates		0	0	0	(0 0		0 0	(0 0	C	0	(0 -
77	Corporates - Of Which: Specialised Lending														
78	Corporates - Of Which: SME														
79	Retail		0	0	0 ((0 0		0 0	() 0	C	0	(0 -
80	Retail - Secured on real estate property														
	Retail - Secured on real estate property - Of Which: SME														
NORWAY	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 ((0 0		0 0	() 0	C	0	(0 -
83	Retail - Qualifying Revolving														
84	Retail - Other Retail														
85	Retail - Other Retail - Of Which: SME														
36	Retail - Other Retail - Of Which: non-SME														
87	Equity														
38	Securitisation														
39	Other non-credit obligation assets														
90	IRB TOTAL		0	0 () (C	0 0		0 0	(0 0	0	0	(D -

								31/1	12/2020						
		Exposu	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num	(mln EUR, %) A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposu
91	Central banks														
92	Central governments														
93	Institutions														
94	Corporates		0	0)	0	0 0		0 0		0 0	0	C		0 -
95	Corporates - Of Which: Specialised Lending														
96	Corporates - Of Which: SME														
97	Retail		0	0		0	0 0		0 0		0 0	0	0		0 -
98	Retail - Secured on real estate property														
⁹⁹ UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0 0		0 0		0 0	0	0		0 -
101	Retail - Qualifying Revolving														
102	Retail - Other Retail														
103	Retail - Other Retail - Of Which: SME														
104	Retail - Other Retail - Of Which: non-SME														
105	Equity														
106	Securitisation														
107	Other non-credit obligation assets														
108	IRB TOTAL		0) (0	0 0		0 0		0 0	0	0		٥ <u> </u> -

2021 EU-wide Stress Test: Credit risk COVID-19 IRB Danske Bank

	3	4	5	6	7	8	9	10	11	12	13	14
					Moratori	a - Actual						
					31/12	2/2020						
	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
				0	0	0		0	0	0		
0	0)	0 0	0	0	0	0	0	0	0	L L) -
0	C) (0 0	0	0	0	0	0	0 0	0	C) -
						-						
0	C) (0 0	0	0	0	0	0	00	0	C) -
0				0	0	0	0	0	0	0) -
U	U	<u>ין</u> נ		U	U	U	U	U	U	U	U	' ⁻

Moratoria - Actual

Moratoria - Actual



EBA	EUROPEAN BANKING AUTHORITY
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											Duriske Durin						
				1	2	3	4	5	6	7	8	9	10	11	12	13	14
										Morato	ria - Actual						
										31/1	2/2020						
				Exposu	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Rat
Row Num		(mln l	EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109		Central banks															
110		Central governments															
111		Institutions															
112		Corporates		0)	0 (0	0	0 0		0 0	() (C	00	C) -
113		Corporates - Of Which: Specialised Lending															
114		Corporates - Of Which: SME															
115		Retail		0		0 (0	0	0 0		0 0) (C	00	C) -
116		Retail - Secured on real estate property															
117	GERMANY	Retail - Secured on real estate property - Of Which: SME															
118		Retail - Secured on real estate property - Of Which: non-SME		0		0 (0	0	0 0		0 0	() (C	0	C) -
119		Retail - Qualifying Revolving															
120		Retail - Other Retail															
121		Retail - Other Retail - Of Which: SME															
122		Retail - Other Retail - Of Which: non-SME															
123		Equity															
124		Securitisation															
125		Other non-credit obligation assets						_									
126		IRB TOTAL		0		0 0		0	0 0		0 0		0	0	0	0	-

									Morato	ria - Actual						
									31/1	.2/2020						
			Exposi	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num		(mln EUR, ۱۹	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure		xposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates		0	0	0	0	0 0		0 0	0	C) (0 0		0 -
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail		0	0	0	0	0 0		0 0	0	C	(0 0		0 -
134		Retail - Secured on real estate property														
135	N.A.	Retail - Secured on real estate property - Of Which: SME														
136		Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0	0	C		0 0		0 -
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL		0	0	0	0	0 0		0 0	0	0		D 0		0 -

									Morator	ia - Actual						
									31/1	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		Coverage F Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates	(D	0 () ()	0 0	(0 0	(0 0) () ()	0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail	()	0 () ()	0 0	(0 0	(0 0) () ()	0 -
152		Retail - Secured on real estate property														
153	N.A.	Retail - Secured on real estate property - Of Which: SME														
154	N.A.	Retail - Secured on real estate property - Of Which: non-SME	()	0 () ()	0 0	(0 0	(0 0) () (0 -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL	(0 (0 0		0 0		0 0	() 0	0	0		0 -

									Morato	ria - Actual						
									31/1	2/2020						
			Expos	ure values	Risk expo	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage F
Row Num		(mln EUR, ۱۹	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage Stag
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0	0	0	0	0 ()	0 0		0 0	C) (J	0 -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0	0	0	0	0 ()	0 0		0 0	C) (0 -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 ()	0 0		0 C	C) (J	0 -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180				0	0	0	0	0 0		0 0		0 0	0)	1	0 -

										Morato	ria - Actual						
										31/1	12/2020						
				Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposur
181		Central banks															
182		Central governments															
183		Institutions															
184		Corporates		C)	0 () (0 (0 0		0 0		0 0	0 0	0	(0 -
185		Corporates - Of Which: Specialised Lending															
186		Corporates - Of Which: SME															
187		Retail		C)	0 () (0 (0 0		0 0		0 0	0 0	0	(0 -
188		Retail - Secured on real estate property															
189	N.A.	Retail - Secured on real estate property - Of Which: SME															
190	IN./N.	Retail - Secured on real estate property - Of Which: non-SME		C)	0 () (0 (0 0		0 0		0 0	0 0	0	(0 -
191		Retail - Qualifying Revolving															
192		Retail - Other Retail															
193		Retail - Other Retail - Of Which: SME															
194		Retail - Other Retail - Of Which: non-SME															
195		Equity															
196		Securitisation															
197		Other non-credit obligation assets															
198		IRB TOTAL		0		0 0		0 0	0		0 0		0 0	0	0		0-

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E	BAA EUROPEAN BANKING AUTHORITY						2021 El	J-wide		est: Cr Danske Bar			D-19 IRE	3			
				15	16	17	18	19	20	21	22	23	24	25	26	27	28
										Public guara	ntees - Actual						
										31/12	2/2020						
				Exposure	e values	Risk exposu	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
Row Num			(mln EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
1		Central banks															
2		Central governments															
3		Institutions															
4		Corporates		707	36	131	5	650) 509	1	. 0	(*)	33 0	0 0	0	1	1 2.33%
5		Corporates - Of Which: Specialised Lending		0	0	0	0	(0 0	(0 0		0 0) 0	0	0) -
6		Corporates - Of Which: SME		52	14	12	2	. 58	3 50	1	. 0		6 0) 0	0	0	1.98%
7		Retail		9	0	4	0	8	3 7	(0 0		1 0	0 0	0	0	1.98% 1.35% 1.27% 1.27%
8		Retail - Secured on real estate property		2	0	1	0	2	2 1	(0 0		0 0	0 0	0	0	1.27%
9	Danske Bank	Retail - Secured on real estate property - Of Which: SME		2	0	1	0	2	2 1	(0 0		0 0	0	0	0	1.2/%
10	Barloke Barlik	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0		0	(0 0			0	0	0	/ -
11		Retail - Qualifying Revolving		0	0	0	0	-							0	0	1 270/
12		Retail - Other Retail		/	0	3	0	-							0	0	0 1.37% 0 1.37%
13		Retail - Other Retail - Of Which: SME		/	0	3	0								0	0	1.37%
14 15		Retail - Other Retail - Of Which: non-SME		0	0	0	0	(((((((((((((((((((0	L	0			0	0	0	-
15		Equity Securitisation															
16		Securitisation Other non-credit obligation assets															
18		IRB TOTAL		716	36	135	5	658	516	1	0	3	3 0	0	0	1	L 2.31%

								Public guara	ntees - Actual						
								31/12	2/2020						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
wd um	(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
9	Central banks														
0	Central governments														
1	Institutions														
22	Corporates	227		0 80) (0 281	224	1	L 0	18	3 (0 0	(0 0	1.84%
3	Corporates - Of Which: Specialised Lending														
4	Corporates - Of Which: SME														
5	Retail	1		0 ()	0 1	1	C	0 0	() (0 0	(0 0	1.63%
5	Retail - Secured on real estate property														
DENMARK	Retail - Secured on real estate property - Of Which: SME														
DENMARK	Retail - Secured on real estate property - Of Which: non-SME	0		0 ()	0 0	0	C	0 0	() (0 0	(0 0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
3	Equity														
1	Securitisation														
5	Other non-credit obligation assets														
6	IRB TOTAL	228		0 80		281	225	1	0	18	3 (0 0	0	0	1.84%

									Public guara	intees - Actual						
									31/1	2/2020						
			Exposi	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR,	%) A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
37		Central banks														
38		Central governments														
39		Institutions														
40		Corporates	43	2	0 39)	0 303	228		0 0	2	C	0 0	0	0	0.899
41		Corporates - Of Which: Specialised Lending														
42		Corporates - Of Which: SME														
43		Retail)	0 0)	0 0	0	(0 0	0	C	0 0	0	C	1.439
44		Retail - Secured on real estate property														
	EDEN	Retail - Secured on real estate property - Of Which: SME														
46 300		Retail - Secured on real estate property - Of Which: non-SME)	0 0)	0 0	0	(0 0	0	0 0	0 0	0	C	D -
47		Retail - Qualifying Revolving														
48		Retail - Other Retail														
49		Retail - Other Retail - Of Which: SME														
50		Retail - Other Retail - Of Which: non-SME														
51		Equity														
52		Securitisation														
53		Other non-credit obligation assets														
54		IRB TOTAL	43	2	0 39		0 304	229	C	0	2	0	0	0	0	0.919

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposur	e values	Risk exposi	ire amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
55		Central banks														
56		Central governments														
57		Institutions				-		10								0.000/
58		Corporates	0	36	0		5 26	18	0	0	9	0	0	0	0	3.32%
59		Corporates - Of Which: Specialised Lending														
60		Corporates - Of Which: SME														
61		Retail	6	0	4	(0 6	5	0	0	0	0	0	0	0	1.24%
62		Retail - Secured on real estate property														
63	FINLAND	Retail - Secured on real estate property - Of Which: SME														
64	FINLAND	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	(0 0	0	0	0	0	0	0	0	0	-
65		Retail - Qualifying Revolving														
66		Retail - Other Retail														
67		Retail - Other Retail - Of Which: SME														
68		Retail - Other Retail - Of Which: non-SME														
69																
70		Equity Securitisation														
71		Other non-credit obligation assets														
72		IRB TOTAL	6	36	4	E	5 32	23	0	0	10	0	0	0	0	3.24%

								Public guara	ntees - Actual						
								31/12	2/2020						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage I Stage
	(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposu
	Central banks														
	Central governments														
	Institutions							-		-	-				
	Corporates	48	3	0 1		40	39	C	0 0		3 0	0 0	C	00	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME				-			-							
	Retail	2	2	0) 1	. 1	C	0 0	(0 0	00	C	0 0	
	Retail - Secured on real estate property														
NORWAY	Retail - Secured on real estate property - Of Which: SME														
NORVAI	Retail - Secured on real estate property - Of Which: non-SME	0)	0) (0 0	C	0 0		0 0	00	C	00	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	49		0 1:) 41	. 40	0	0		3 0	0	0	0	3

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		provisions for	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
91		Central banks														
92		Central governments														
93		Institutions					-	-								
94		Corporates	0	() () (0 (0 0	(0 0	0	0 0	0 0	0	() -
95		Corporates - Of Which: Specialised Lending														
96		Corporates - Of Which: SME	-													
97		Retail	0	() () (0 (0 0	(0 0	C	C	0 0	0	() -
98		Retail - Secured on real estate property														
99	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME					-	-								
100		Retail - Secured on real estate property - Of Which: non-SME	0	() () (0 (0 0	(0 0	0	0 0	0 0	0	() -
101		Retail - Qualifying Revolving														
102		Retail - Other Retail														
103		Retail - Other Retail - Of Which: SME														
104		Retail - Other Retail - Of Which: non-SME														
105		Equity Securitisation														
106																
107		Other non-credit obligation assets					-	-								
108		IRB TOTAL	0		0 0	0 0	0 0	0 0	0	0	0	0	0	0	0	-

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

U U 5.24%

								Г	Danske Ba	nk					
		ſ	15	16	17	18	19	20		22	23	24	25	26	27
									Public guar	antees - Actual					
										12/2020					
			Exposu	ıre values	Risk expos	sure amounts	Charle 1	Stage 1 exposure, of		Stage 2 exposure, of	Charge 2	Stage 3 exposure, of	Stock of	Stock of	Stock of
			A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions Stage 3 exposure
	Central banks	(mln EUR, %)						amount		amount		amount	Cxposure		CAPOSUIC
	Central governments														
	Institutions														
	Corporates			0	0	0	0	0 0		0 0)	0 0	0 ()
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail			0	0	0	0	0 0		0 0)	0 0	0 () ()
	Retail - Secured on real estate property														
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME			0	0	0		0 0		0 0	N	0 0			
	Retail - Qualifying Revolving			0	0	0		0 0							
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
				-											
	Other non-credit obligation assets			-	-							_			
	Other non-credit obligation assets IRB TOTAL			0	0	0	D	0 0		0 0		0 0)
			(0	0	0	ן עריין	0 0		0 0		0 0		0)
				0	0	0		D O	Public guar	0 0		0 0			
				0	0	0	D	0 0		0 0 rantees - Actual 12/2020		0 0			
			Evroci		0 Bisk ovro	0		0 0 Stage 1		12/2020 Stage 2		0 0 Stage 3) C) C) Stock of
			Exposu	0 Ire values	0 Risk expos	0 (sure amounts) Stage 1	exposure, of		12/2020 Stage 2 exposure, of	Stage 3	exposure, of) C Stock of provisions for		provisions
	IRB TOTAL			1	-) Stage 1 exposure	exposure, of which	31/:	12/2020 Stage 2 exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions Stage 3
		(mln EUR, %)	Exposu A-IRB	o Ire values F-IRB	0 Risk expos	o sure amounts F-IRB		exposure, of	31/: Stage 2	12/2020 Stage 2 exposure, of		exposure, of	provisions for	provisions for	provisions Stage 3
	IRB TOTAL Central banks	(mln EUR, %)		1	-			exposure, of which guaranteed	31/: Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions Stage 3
	IRB TOTAL Central banks Central governments	(mln EUR, %)		1	-			exposure, of which guaranteed	31/: Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions Stage 3
	IRB TOTAL Central banks Central governments Institutions	(mln EUR, %)		1	-			exposure, of which guaranteed	31/: Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions Stage 3
	IRB TOTAL IRB TOTAL Central banks Central governments Institutions Corporates	(mln EUR, %)		1	-			exposure, of which guaranteed	31/: Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions Stage 3
	IRB TOTAL Rentral banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending	(mln EUR, %)		1	-			exposure, of which guaranteed	31/: Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions Stage 3
	IRB TOTAL IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(mln EUR, %)		1	-			exposure, of which guaranteed	31/: Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions Stage 3
	IRB TOTAL IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail	(mln EUR, %)		1	-			exposure, of which guaranteed	31/: Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions Stage 3
	IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	(mln EUR, %)		1	-			exposure, of which guaranteed	31/: Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions Stage 3
N.A.	IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail Retail Retail - Secured on real estate property Retail - Secured on real estate property	(mln EUR, %)		1	-			exposure, of which guaranteed	31/: Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions Stage 3
N.A.	IRB TOTAL IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	(mln EUR, %)		1	-			exposure, of which guaranteed	31/: Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions Stage 3
N.A.	IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate	(mln EUR, %)		1	-			exposure, of which guaranteed	31/: Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions Stage 3
N.A.	IRB TOTAL IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail	(mln EUR, %)		1	-			exposure, of which guaranteed	31/: Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions f Stage 3
N.A.	IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail	(mln EUR, %)		1	-			exposure, of which guaranteed	31/: Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions f Stage 3
N.A.	IRB TOTAL Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail	(mln EUR, %)		1	-			exposure, of which guaranteed	31/: Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions Stage 3
N.A.	IRB TOTAL IRB TOTAL IRB TOTAL Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail	(mln EUR, %) (mln EUR, %) 4 4 4 4 4 4 4 4 4 4 4 4 4		1	-			exposure, of which guaranteed	31/: Stage 2	12/2020 Stage 2 exposure, of which guaranteed		exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	

									Public guara	antees - Actual						
									31/1	2/2020						
			Exposu	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates		0	0	0	0	0 0		0 0	() () 0	0	<u> </u>	0 -
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail		0	0	0	0	0 0		0 0	() () 0	0	<u> </u>	0 -
152		Retail - Secured on real estate property														
153	N.A.	Retail - Secured on real estate property - Of Which: SME														
154	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0		0 0	() () 0	0	(0 -
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL		0		0	0	0 0		0 0	C) (0	0		0 -

									Public guara	intees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for		-	Coverage Ratio Stage 3
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates	()) () (0	0 0	0	0 0		0 0	0 0	(0) -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail	()) () (0	0 0		0 0		0 0	0 0	(0) -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172		Retail - Secured on real estate property - Of Which: non-SME	()) () (0	0 0	(0 0		0 0) ((0) -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL			0 0			0 0	C	0			0 0	C	0) -

									Public guara	ntees - Actual						
									31/12	2/2020						
			Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates	()) ()	0 (0 0	(0 0	() (0 0	0		0 -
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail) ()	0 (0 0	(0 0	() (0 0	0		0 -
188		Retail - Secured on real estate property														
189	N.A.	Retail - Secured on real estate property - Of Which: SME														
190		Retail - Secured on real estate property - Of Which: non-SME	()) ()) (0 0	(0 0	() () 0	0		0 -
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	C					0 0	C	0	C		0	0		0 -

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

Public quarantees - Actual



		29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
											Mora	atoria - Baseline S	Scenario									
					31/12/2021							31/12/2022	2						31/12/2023			
Row Num	(mln E	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions fo Stage 1 exposure	Stock of r provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	, ,																				
2	Central governments																					
3	Institutions																					
4	Corporates		0	0	0 (0 0	0 0	-	0	C)	0	0	0	0 -	C	0 (0 (0	C	-
5	Corporates - Of Which: Specialised Lending																					
6	Corporates - Of Which: SME																					
7	Retail		0	0	0	0 0	0 0	-	0	C)	0	0	0	0 -	C	0 ()	0 (0	C	-
8	Retail - Secured on real estate property																					
⁹ Danske Bank	Retail - Secured on real estate property - Of Which: SME					-						-		-	-		-					
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (0 0	0 0	-	0	C)	0	0	0	0 -	C	0 0)	0 0	0	0	-
11	Retail - Qualifying Revolving																					
12	Retail - Other Retail																					
13	Retail - Other Retail - Of Which: SME				_																	
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
10	Securitisation																					
18	Other non-credit obligation assets IRB TOTAL		0	0	0 0			-	0	0		0	0	n	0 -	0			0 0	0	0	-
			v				U			Ŭ										U U	0	

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											MUId	itoria - Baseline Sc										
					31/12/2021							31/12/2022							31/12/2023			
	(mln EL	Stage 1 exposure UR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stag expo
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0) (0	0 -	0) () (0 0		0 0	-	0	0)	0 0	0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0) (0	D -	0) () (0 0		0 0	-	0	0)	0 0	0	0 -
	Retail - Secured on real estate property																					
DENMARK	Retail - Secured on real estate property - Of Which: SME																					
DENMARK	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0) (0	D -	0) () (0 0		0 0	-	0	0)	0 0	0	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0		0 0		0			0		0 0	-	0	0				0	n _

											Mora	toria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
ow um	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
37	Central banks																					
38	Central governments																					
39	Institutions																					
40	Corporates	0) () (0		0) -	C) () (0	0	0 0) -	() ()	0 C	0	0	-
41	Corporates - Of Which: Specialised Lending																					
42	Corporates - Of Which: SME																					
43	Retail	0) 0) (0		0) -	C) () (0	0	0 0) -	() ()	0 0	0	0	-
44	Retail - Secured on real estate property																					
SWEDEN	Retail - Secured on real estate property - Of Which: SME																					
46 SVVEDEN	Retail - Secured on real estate property - Of Which: non-SME	0) 0) (0 0		0) -	C) () (0	0	0 0) -	() ()	0 0	0	0	-
47	Retail - Qualifying Revolving																					
48	Retail - Other Retail																					
49	Retail - Other Retail - Of Which: SME																					
50	Retail - Other Retail - Of Which: non-SME																					
51	Equity																					
52	Securitisation																					
53	Other non-credit obligation assets																					
54	IRB TOTAL	0	0		0		0	-	0					0 0) -	(0		0 0	0	0	-

											Mora	toria - Baseline S	Scenario									
					31/12/2021							31/12/2022							31/12/2023			
	(m	stage 1 kposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0	(0 0	(0	0 -	0	() (0	0 0)	0 -	0	C		0 0	0	0 0) -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	0	(00	(0 -	0	0 () (0	0 0)	0 -	0	C		0 0	0	0 0) -
	Retail - Secured on real estate property																					
FINLAND	Retail - Secured on real estate property - Of Which: SME														-				-	-		
	Retail - Secured on real estate property - Of Which: non-SME	0	0	(0 0	()	0 -	0	() (0	0 0		0 -	0	C		0 0	0	C	D -
	Retail - Qualifying Revolving																					
	Retail - Other Retail				_							_										
	Retail - Other Retail - Of Which: SME											-										
	Retail - Other Retail - Of Which: non-SME																					
	Equity											-										_
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	0	0	(0 ס	(D (D -	0	0) (0 0		0 -	0	0		0	0	0	D -

												M01a	ntoria - Baseline S										
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Cover S ex
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		0	0		0 0	C	0 0) –	0	(0	0	0 0) () -	0	0 0	(0 0	0 0	0	J -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		0	0		0 0	C	0 0) -	0	(0	0	0 0) -	0	0 0		0 0	0 0	C	J -
	Retail - Secured on real estate property																						4
NORWAY	Retail - Secured on real estate property - Of Which: SME																						4
NORVAT	Retail - Secured on real estate property - Of Which: non-SME		0	0		0 0	C	0 0) -	0	(0	0	0 0	() -	0	00		0 0	00	0	J -
	Retail - Qualifying Revolving																						4
	Retail - Other Retail																						4
	Retail - Other Retail - Of Which: SME																						4
	Retail - Other Retail - Of Which: non-SME																						4
	Equity																						4
	Securitisation																						4
	Other non-credit obligation assets																						4
	IRB TOTAL		0	0) 0	0) 0	-	0	() (0	D C	(C) -	0	0 0	() 0) 0	0	- ال

											Mora	toria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR	Stage 1 exposure 8, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions			•																		
	Corporates		0	0	0	0	0 0	-		0 (0	0	0 0	0	-	C)	0 0	0	0) -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME		0	0	0	0	0			0	2	0							0			
	Retail		0	0	0	0	0 0	-		0 (J	0	U U	0	-	l			U L	0	0) -
	Retail - Secured on real estate property																		_			
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0					0							0		0	
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	-		0	J	0	U U	0	-	L			0 0	0	0) -
	Retail - Qualifying Revolving Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0	0	0 0	-		0 0		0		0	-	C			0 0	0	0) -

Test inter													Danske Bar	nk									
			29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	4
												Mora	atoria - Baseline S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Stag
	Central banks	(IIIII LOK, %)						Схробине					CAPODUIC	exposure	CAPOBUIC					capobulo	CAPOSUIC	Схробите	
	Central governments																						
	Institutions																						
	Corporates			0		0 0	0 0		0 -		0	0	0	0 (0 -	0) ()	0 () (0	0-
	Corporates - Of Which: Specialised Lending																Ĭ	/ ` `					<u> </u>
	Corporates - Of Which: SME																						
	Retail			0		0 0	0		0-		0	0	0	0 0		n -	0		1	n (1 (n	0-
	Retail - Secured on real estate property																Ŭ	/ `					Ŭ
	Retail - Secured on real estate property - Of Which: SME																						
GERMANY	Retail - Secured on real estate property - Of Which: non-SME		(0		0 0	0		0 -		0	0	0	0 (n -	0) ()	n () (n	0 -
	Retail - Qualifying Revolving										<u> </u>				, 		Ŭ	,,,,,,,,,					Ŭ
	Retail - Other Retail																						-
	Retail - Other Retail - Of Which: SME																1						
	Retail - Other Retail - Of Which: non-SME																						-
	Equity																						-
	Securitisation																						
	Other non-credit obligation assets																						-
	IRB TOTAL		0	0		0 0	0 0		0 -		0	0	0	0 0		D -	0) ()	0 -

											Mora	toria - Baseline So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Rati Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates	0	0) (0	0 (0 0	-	0	0		0 0		0	0 -	0)	0 (0 0	()	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail	0	0) (0	0 (0 0	-	0	0		0 ()	0 -	0)) (0 0	()	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0) (0	0 (0 0	-	0	0		0 (0	0 -	0)) (0 0	()	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL	0	0) (0		0 0	-	0	0		0 0			0 -	0) (0	C)	0 -

											Mora	toria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0) (ס	0 -	0) () (כ	0	0 () -	0	0	(0 0	0	C	D -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0) (0	0 -	0	() (0	0	0 0) -	0	0	(0 0	0	0	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0) (0	0 -	0) () (0	0	0 0) -	0	0	(0 0	0	0	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0	0	D	0 -	0	0) (D	0	0 0	-	0	C	0	0	0	0) -

											Mora	toria - Baseline S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage F Stage S exposu
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0 0	(0	0	0 -	0	0 0		0 (0	0	D -	0	()	0 0	0	0	D -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0 0	(0	0	0 -	0	0 0		0 (0	0	0 -	0	()	0 0	0	0) -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	(0	0	0 -	0	0 0		0 (0	0	0 -	0	()	0 0	0	0) -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0 0	C		D	0 -	0	0 0			0	0) -	0	(0 0	0	0) -

											Mora	itoria - Baseline So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln E	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Stag expos
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 (0	0	0 -	C	0		0 0)	0 0	-	C	0		0 0	0 0) (0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 (0	0	0 -	0	0		0 0)	0 0	-	C	0		0 0	0 0) (0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (0	0	0 -	0	0		0 0)	0 0	-	C	0 0		0 0	0 0) (0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0			0 -	0	0		0 0		0 0	-	0					0	0 -

EBA EUROPEAN BANKING AUTHORITY														2021 E	U-wide		Test: Cr Danske Bar			0-19 IR	B										
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	79
																Public guarantee	es - Baseline Scena	ario													
						31/12	2/2021									31/	12/2022									31/1	2/2023				
Row Num	(mlr	Stage 1 exposure n EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for p Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks																														
2	Central governments																														
3	Institutions											-											-								
4	Corporates	6	20 494	94 2	28 15	36) (0	0		1 2.72%	6 5	598 48	83 4	16 2	26	39	0	0	0	1 2.62%	58	0 47	/1	60	8 4	4	0 0	0 0	1	1 2.53%
5	Corporates - Of Which: Specialised Lending											-							_												4
6	Corporates - Of Which: SME		0 7	7	1 0				0		0 1.910/	4	0	7	1	1	1	0	0	0	0 1.920/		7	6	1	1	1	0 0		0	0 2 210/
	Retail Retail - Secured on real estate property		0 /	/	1 0	, <u> </u>		0	0		0 1.01%	0	0	/	1	1	1	0	0	0	0 1.05%		/	0	1	1	1	0 0	0	0	7 2.21%
⁹ Danske Ban	Retail - Secured on real estate property - Of Which: non-SME																														
11	Retail - Qualifying Revolving																														
12	Retail - Other Retail																														
13	Retail - Other Retail - Of Which: SME																														
14	Retail - Other Retail - Of Which: non-SME																														
15	Equity																														
16	Securitisation																														
17	Other non-credit obligation assets			-																								-			
	IRB TOTAL	62	28 501	1 2	28 15	5 37	' C	0	0		1 2.71%	6	06 48	39 4	7 2	27	40	0	0	0	1 2.61%	58	7 478	/8	61 3	9 44	4 0	0 0	0	1	1 2.52%

																	Public guarant	ees - Baseline Sce	enario													
							31/1	2/2021									3	1/12/2022									31/1	2/2023				
		Sta exp (mln EUR, %)	age 1 expo posure guar	age 1 Sure, of S Which ex ranteed ount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock o provisions Stage 3 exposur	s for	atio - Stage e exposu	Stage : exposure re guarante amoun	, of ed stage 2 exposure	Stage 2 exposure, o which guarantee amount	of Stage 3 exposure	Stage 3 exposure, o which guarantee amount	of Stock of provisions for Stage 1 ed exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	for Coverage Rat Stage 3 exposure
	Central banks																															
	Central governments																															
	Institutions Corporates																															
	Corporates		266	218	12	6	2	.1	0	0	0	0 2	.03%	258	213	19	11	22	0	0	0	0 1.97%	25	51 208	2	5 16	2	4	0	0 0)	0 1.0
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		1	1	0	0		0	0	0	0	0 1	.94%	1	1	0	0	0	0	0	0	0 1.94%		1 1		0 0		0	0	0 0)	0 1.9
	Retail - Secured on real estate property																															
DENMARK	Retail - Secured on real estate property - Of Which: SME																															
DENMARK	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0		0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -		0 0		0 0		0	0	0 0)	0 -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		267	219	12	6	2:	1	0	0	0	0 2	.03%	258	214	19	11	23	0	0	0	0 1.97%	25	51 209	2	5 16	2	4	0	0 0		0 1.9

																	Public guarantee	es - Baseline Scer	nario												
							31/1	12/2021									31/	12/2022									31/12	2/2023			
	(St exp mln EUR, %)	age 1 expo posure gua	Stage 1 bosure, of which aranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, o which guaranteeo amount	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guaranteed amount	f Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2Stock of provisionsStage 2Stage 3 exposure	f for e Coverage Ratio Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates		291	222	12	2 6	5	3	0	0 (0	0 1.29%	b Z	280	217	22	11	4	0	0 (0	1.35%	270	212	2	29 17	΄ θ	5 0	0	0	0 1.42%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0) 0)	0	0	0 (0	0 1.99%	Ď	0	0	0	0	0	0	0 (0 () 1.99%	() (0	0 0) (0 0	0	0	0 1.97%
	Retail - Secured on real estate property																														
SWEDEN	Retail - Secured on real estate property - Of Which: SME																														
SVVEDEN	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0		0	0	0 (0	0 -		0	0	0	0	0	0	0 (0) -	() (0	0 0) (0 0	0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		291	222	12	2 6	5	3	0	0 0	0	0 1.31%	b 2	80 2	217	22	11	4	0	0 0	0 0	1.36%	271	. 212	2 2	29 17	6	5 0	0	0	0 1.43%

																	Public guarantees	s - Baseline Scena	nrio												
							31/	12/2021									31/1	2/2022									31/1	.2/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, o which guaranteed amount	f Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2Stock provision Stage exposure	c of ons for e 3 sure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates		2	4 17	7	2	1	10	0	0) (3.61%	23	16	5	3	2 1	.0	0	0 0	0	3.59%	2	22 16	6	3 2	1	.0 0	0	0	0 3.
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail			6 5	5	1	0	0	0	0) (1.72%	5	5	5	1	1	0	0	0 0	0	1.74%)	5	4	1 1		0 0	0	0	0 2.
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
FINLAND	Retail - Secured on real estate property - Of Which: non-SME			0 C	0	0	0	0	0	0) (-	0	C) () ()	0	0	0 0	0	-		0 (0	0 0		0 0	0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		3	0 22	2	2	2 1	10	0	0		3.54%	28	21		2	2 1	0	0	0	0	3.52%	2	8 20	0	4 3	1	0 0	0	0	0 3.

																Pu	Iblic guarantees	- Baseline Scenar	rio													
							31/	12/2021									31/1	2/2022									31/12	/2023				
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	r Coverage Ration Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure
	Central banks																															
	Central governments																															
	Institutions																															
	Institutions Corporates		39	37		1	1	3	0	0	0	0 6.12	% 3	8 3	37 2	2		3 (0	0)	0 5.93%	ó 3	37 3	36	3 3	3	0	0	0) (0 5.68
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		1	1		0	0	0	0	0	0	0 2.35	%	1	1 0	0	() (0	0)	0 2.41%	ó	1	1	0 0	0	0	0	0) (0 2.39
	Retail - Secured on real estate property																															
	Retail - Secured on real estate property - Of Which: SME																															
NORWAY	Retail - Secured on real estate property - Of Which: non-SME		0	0		0	0	0	0	0	0	0 -		0	0 0	0	() (0	0)	0 -		0	0	0 0	0	0	0	0) (0 -
	Retail - Qualifying Revolving																															
	Retail - Qualifying Revolving Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity Securitisation																															
	Other non-credit obligation assets																															
	Other non-credit obligation assets IRB TOTAL		40	39		1	1	3	0	0	0	0 6.08	% 3	9 3	38 2	2	3		0	0)	0 5.90%	6 3 1	38 3	37	3 3	3	0	0	0		0 5.65

																l	Public guarante	es - Baseline Scena	ario													
							31/1	2/2021									31/	12/2022									31/1	2/2023				
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks																															
92	Central governments																															
93	Institutions																															
94	Corporates		0	0		0)	0	0	0	0	0 -	()	0	0	0	0	0	0 0		0 -	(0)	0	0 (0 0	0 0	0	0 -	-
95	Institutions Corporates Corporates - Of Which: Specialised Lending																															
96	Corporates - Of Which: SME																															
97	Retail		0) 0		0)	0	0	0	0	0 -	()	0	0	0	0	0	0 0		0 -	(0)	0) (0 0	0 0	0	0 -	-
98	Retail - Secured on real estate property																															
	Retail - Secured on real estate property - Of Which: SME																															
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		0) 0		0 ()	0	0	0	0	0 -	()	0	0	0	0	0	0 0		0 -	(0)	0) (0 0) 0	0	0 -	-
101	Retail - Qualifying Revolving																															
102	Retail - Other Retail																															
103	Retail - Other Retail - Of Which: SME																															
104	Retail - Other Retail - Of Which: non-SME																															
105	Equity																															
106	Securitisation																															
107	Other non-credit obligation assets																															
108	IRB TOTAL		0	0		0 (0 0	0	0	0	0 -	(0	0 (0	0	0	0 0		0 -	C	0 ()	0 () () 0	0 0	0	0 -	-

BANKING AUTHORITY														2021 E	J-wide		est: Cr Danske Ban			9-19 IRI	B										
		50	51	52	53	54	55	56	57	58	59	60	61	62	63	64	65	66	67	68	69	70	71	72	73	74	75	76	77	78	
															I	Public guarantees	- Baseline Scenar	rio													
						31/1	2/2021									31/12	2/2022									31/1	.2/2023				
	(mln EU	Stage 1 exposure IR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions f Stage 3 exposure	or C
	Central banks				amount								amount		amount		amount						amount								
	Central governments																														
	Institutions																														
	Corporates		0 0	0	0 (0 (0 0	0)	0	0 -		0	0	() (0	0 0	C		0 -	0	0)	0 0		0 0	0	0 0		0
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0 0	0	0 (0 (0 0	0		0	0 -		0	0	() (0	0 0	C) (0 -	0	0)	0 0	(0 (0	0 0		
	Retail - Secured on real estate property																														
GERMANY	Retail - Secured on real estate property - Of Which: SME												2																		
	Retail - Secured on real estate property - Of Which: non-SME		U (U	0 (U (0 0	0		U	0-		0	0	(0	0	C		0 -	0	0		U 0		0 (U			
	Retail - Qualifying Revolving																														
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets IRB TOTAL		0 0	0	0 (0	0	1	0	0 -		0	0 (C		0	0 0	0		0 -	0	0)	0 0		0 0	o) 0		0

																	Public guarantees	s - Baseline Scena	ario													
							31	/12/2021									31/1	12/2022									31/1	12/2023				
		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, o which guarantee amount	of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	f Stock of provisions f Stage 1 exposure	Stock o or provisions Stage 2 exposu	s for provisions fo 2 Stage 3	or Coverage Rati Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage expos
	Central banks																															
	Central governments																															
	Institutions Corporates																															
	Corporates		(0 0)	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0 0	0) -		0 (0) C		0 () (0) ()	0 -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		(0 0)	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0 0	0) -		0 (0) C		0 0) (0	0	0 -
	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
IN. <i>F</i> \.	Retail - Secured on real estate property - Of Which: non-SME		(0 0)	0	0	0	0	0	0	0 -		0	0	0	0	0	0 0	0 0	0) -		0 (0) C		0 () (0) ()	0 -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Equity Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		(0 0		0	0	0	0	0	0	0 -		0	0	0 (0	0	0 0	0	0	-		0 (0) 0		0 (0	0	0 -

																	Public guarantee	s - Baseline Scena	ario													
							31/1	.2/2021									31/1	12/2022									31/12	/2023				
v n		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Rati Stage 3 exposure	io - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, o which guaranteec amount	f Stage 3	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																															
	Central governments																															
7	Institutions																															
3	Corporates		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (D	0) -	() 0		0 0	0	0	0	0	0) -
	Corporates - Of Which: Specialised Lending																															
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()	Retail		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (0	0) -	() 0		0 0	0	0	0	0	0) -
2	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	C	0 0		0	0	0	0	0 -		0	0	0	0	0	0 (0	0) -	() 0		0 0	0	0	0	0	0) -
5	Retail - Qualifying Revolving																															
5	Retail - Other Retail																															
7	Retail - Other Retail - Of Which: SME																															
3	Retail - Other Retail - Of Which: non-SME																															
)	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
2	IRB TOTAL		0	0	0	0		0	0	0	0	0 -		0	0	0	0	0	0 0		0	-	(0		0 0	0	0	0	0	0	-

																•	Public guarantees	- Baseline Scena	ario												
							31/1	.2/2021									31/1	2/2022									31/1	2/2023			
		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, which guarantee amount	of Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 xposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates		0	0 0	0	0	0	0 (0	0	0	0 -	(0 (0	0 0) (0	0	0 0) (-	0	0)	0 0		0	0 0	0	0 -
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0 0	0	0	0	0 (0	0	0	0 -	(0 (0	0 0) (0	0	0 0) (-	0	0)	0 0		0	0 0	0	0 -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0 0	0	0	0	0 (0	0	0	0 -	(0 (0	0 0) (0	0	0 0) (-	0	0)	0 0		0	0 0	0	0 -
	Retail - Qualifying Revolving																														
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	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
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	IRB TOTAL		0	0	D	0	0	0 0	0	0	0	0 -		0 0	0	0 0			0	0 0) 0	-	0	0		00		D	00	0	0 -

															P	ublic guarantees	- Baseline Scena	ario													
						31/12/20	021									31/12	2/2022									31/1	2/2023				
	(min E	Stage 1 exposur UR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure g	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates		0	0	0 0	0	0	0	0	0	-	0	0		0 0	C)	0 (0 0	0	-	0		0	0 0	0	0 0) (0 0	(0 -
	Corporates - Of Which: Specialised Lending																														
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	Retail		0	0	0 0	0	0	0	0	0	-	0	0		0 0	C)	0 (0 0	0	-	0		0	0 0	כ	0 0) (0 0	(0 -
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0	0	0	0	0	-	0	0		0 0	C)	0 (0 0	0	-	0		0	0 0	D	0 0) (0 0	(0 -
	Retail - Qualifying Revolving																														
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	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0 0	0	0	0	0	0	-	0	0		0 0	0		0 0	0	0	-	0		0	0 0		0 0		0	(0 -

EUROPEAN BANKING AUTHORITY										2021 EU	J-wide	Stress ⁻	Test: Cr	edit risl)-19 IRB							
													Danske Ba										
			90	01	00	02	94	OF	96	07	00	20		01	02	02	04	0E	06	07	09	00	100
			00	10	02	60	04	CO	00	07	00	69	90	91	92	95	94	66	90	97	90	99	1
												Mor	ratoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverag Stag expo
		(mln EUR,%)				exposure	exposure	exposure					exposure	exposure	exposure	•				exposure	exposure	exposure	·
	Central banks Central governments																						
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	Corporates		0	0	() 0	0	(0 -	0	()	0	0) (0 -		0	0	0 (0	(0 -
	Corporates - Of Which: Specialised Lending				·			·									·						<u> </u>
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	Retail		0	0	() 0	0	(0 -	0	()	0	0) (0 -		0	0	0 (0 0	(0 -
	Retail - Secured on real estate property																						
Danske Bank	Retail - Secured on real estate property - Of Which: SME																						
Daliske Dalik	Retail - Secured on real estate property - Of Which: non-SME		0	0	(0 0	0	(D -	0	()	0	0) (0 -	(0	0	0 (0 0	(0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
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					31/12/2021							31/12/2022							31/12/2023			
	(r	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Cov
	Central banks																					
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	Corporates	0	0	0	C) () (0 -	0	0	() (00	0	-	0	()	0 0	0		0 -
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	Retail	0	0	0	C) () (0 -	0	0	() (00	0	-	0	()	0 0	0		0 -
	Retail - Secured on real estate property																					
DENMARK	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	C	0 0) (0 -	0	0	() (00	0	-	0	()	0 0	0		0 -
	Retail - Qualifying Revolving																					
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	Equity																					
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	Other non-credit obligation assets																					4
	IRB TOTAL	0	0	0	0	0 0) (D -	0	0	0) (0	0	-	0	C		0 0	0		0 -

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
w n	(mln E	Stage 1 exposure UR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																					
	Central governments																					
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	Corporates		0	0	0	0 (ס	0 -	0	0 ()	0	0	0	0 -	() ()	0	0	0) -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0	0	D	0 -	0	0 ()	0	0	0	0 -	() (0	0	0) -
	Retail - Secured on real estate property																					
SWEDEN	Retail - Secured on real estate property - Of Which: SME																					
JVLDLN	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 (ס	0 -	0	0 ()	0	0	0	0 -	() ()	0	0	0) -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0	0		0 -	0			0	0	0	0 -				0	0	0	-

											Mora	atoria - Adverse So	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln EU	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0	0	0	0 -		0	0	0	0	0	0 -	(0 0		0 0	0	0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME				•					•												
	Retail		0	0	0	0	0) -		0	0	0	0	0	0 -	(0 0		0 0	0	0	0 -
	Retail - Secured on real estate property																					
FINLAND	Retail - Secured on real estate property - Of Which: SME		0	0	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	J -		0	0	0		0	-	(0 0		J 0	0	0	-
	Retail - Qualifying Revolving																					
	Retail - Other Retail Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: non-SME																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0	0	0) -		0	0	0 0	0	0	0 -	(0 0) 0	0	0	0 -

						31/12/2021							31/12/2022							31/12/2023			
						31/12/2021						_	31/12/2022		-					31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera Sta exp
	Central banks																						
	Central governments																				/		
	Institutions																				/	/	
	Corporates		0	0		0 0	(0 0	-	0	(0	0	0 (-	0	0	<u>)</u> (<u>ן</u>	<u>ן</u> 0	0	/-
	Corporates - Of Which: Specialised Lending																				<u> </u>	<u> </u>	
	Corporates - Of Which: SME																				<u> </u>	'	
	Retail		0	0		0 0		0 0	-	0	() (0	0 () (-	0	0 0	<u>، </u>	<u>) (</u>	ا <u>ں</u> ر	0'	/-
	Retail - Secured on real estate property																				/	′	4
NORWAY	Retail - Secured on real estate property - Of Which: SME																				/	′	4
NORVAI	Retail - Secured on real estate property - Of Which: non-SME		0	0		0 0	(0 0	-	0	(0	0	0 (0 (-	C	0 0	<u>/ </u>	<u>) (</u>	ו <u>ס ר</u>	<u>ں</u>	<u> </u>
	Retail - Qualifying Revolving																				4/	′	
	Retail - Other Retail																			4	4′	′	4
	Retail - Other Retail - Of Which: SME																			4	4′	′	
	Retail - Other Retail - Of Which: non-SME																			4	4′	′	4
	Equity																		4	4	4′	′	4
	Securitisation																			4	4′	′	4
	Other non-credit obligation assets					-		-													4/	'	
	IRB TOTAL		0	0		D 0	(0 0	-	0	C) (0	0 (D 0	-	0	0) C	7 0	יס נ	ı 0'	/-

												Mor	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure
91	Central banks																						
92	Central governments																						
93	Institutions							-				-			-			-		-			
94	Corporates		0	0)	0 0		0	0 -	0)	0	0	0	0 (0 -	() ()	0 (0 0	0) -
95	Corporates - Of Which: Specialised Lending																						
96	Corporates - Of Which: SME							-	-			-			-	-				-	-		
97	Retail		0	0)	0 0		0	0 -	0		0	0	0	0 (0 -	() ()	0 (0 0	0) -
98	Retail - Secured on real estate property																						
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																						
	Retail - Secured on real estate property - Of Which: non-SME		0)	0 0		0	0 -	0		0	0	0	0 (0 -	() ()	0	0 0	0) -
101	Retail - Qualifying Revolving																						
102	Retail - Other Retail																						
103	Retail - Other Retail - Of Which: SME																						
104	Retail - Other Retail - Of Which: non-SME																						
105	Equity																						
106	Securitisation																						
107	Other non-credit obligation assets			-	N				•							•							
108	IRB TOTAL		0	0		0 0			0 -	0		0	0	0	0 (0 -	() (0 (0 [0) -

													Danske Bar	IK									
			80	81	82	83	84	85	86	87	88	89	90	91	92	93	94	95	96	97	98	99	1
												Mora	atoria - Adverse S	cenario									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Covera Sta
	Central banks																						
	Central governments																						
	Institutions																						
	Corporates		(0 0		0 0	0 0		0 -	C)	0	0	0 0	(-	C	0)	0	0)	0 -
	Corporates - Of Which: Specialised Lending																						
	Corporates - Of Which: SME																						
	Retail		(0 0		0 0	0 0		0 -	C		0	0	00	(-	C	()	0	0)	0 -
	Retail - Secured on real estate property																						
GERMANY	Retail - Secured on real estate property - Of Which: SME																						
GERMANT	Retail - Secured on real estate property - Of Which: non-SME		(0 0		0 0	0 0		0 -	C)	0	0	0 0	(-	C	0)	0	0)	0 -
	Retail - Qualifying Revolving																						
	Retail - Other Retail																						
	Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME																						
	Equity																						
	Securitisation																						
	Other non-credit obligation assets IRB TOTAL														-		-						-

											Mora	atoria - Adverse S	cenario									
				31/1	2/2021							31/12/2022							31/12/2023			
w Im				tage 3 provis posure Sta	ock of sions for age 1 oosure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
7	Central banks																					
8	Central governments																					
29	Institutions																					
30	Corporates	0	0	0	0	0	C	-	0	0		0	ס	0) -	(0 0) (0 0	C	C	0 -
31	Corporates - Of Which: Specialised Lending																					
32	Corporates - Of Which: SME																					
33	Retail	0	0	0	0	0	C	-	0	0		0	0	0) -	(0 0	(0 0	C	C	0 -
34	Retail - Secured on real estate property																					
³⁵ N.A.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	C	-	0	0		0	ס	0) -	(0 0) (0 0	C	C	0 -
37	Retail - Qualifying Revolving																					
38	Retail - Other Retail																					
39	Retail - Other Retail - Of Which: SME																					
10	Retail - Other Retail - Of Which: non-SME																					
11	Equity																					
12	Securitisation																					
13	Other non-credit obligation assets																					
14	IRB TOTAL	0	0	0	0	0	0	-	0	0		0		0) -	C	0	0	0	0	C	0 -

											Mora	toria - Adverse Sc	enario								
					31/12/2021							31/12/2022						31/12/2023			
	(ml	Stage 1 exposure In EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage I Stage exposu
	Central banks																				
	Central governments																				
	Institutions																				
	Corporates		0	0	0 (0	0	0 -	0	0 (0 () 0) (0 -		0	0	0 0	0	0) –
	Corporates - Of Which: Specialised Lending																				
	Corporates - Of Which: SME																				
	Retail		0	0	0 (0	0	0 -	0	0 (0 () 0) (0 -		0	0	0 0	0	0) -
	Retail - Secured on real estate property																				
N.A.	Retail - Secured on real estate property - Of Which: SME																				
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (0	0	0 -	0	0 0	0 (0 0) (0 0 -		0	0	0 0	0	0) -
	Retail - Qualifying Revolving																				
	Retail - Other Retail																				
	Retail - Other Retail - Of Which: SME																				
	Retail - Other Retail - Of Which: non-SME																				
	Equity																				
	Securitisation																				
	Other non-credit obligation assets																-				
	IRB TOTAL		0	0	0 0)	0	0 -	0	0 0	0 0	0		D 0 -		0	D	0 0	0	0	-

											Mora	atoria - Adverse S	cenario									
					31/12/2021							31/12/2022							31/12/2023			
	(1	mln EUR,%)			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio · Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stage exposu
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 (0	0 (0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 (0	0 0	0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (0	0 (0 -	0	0 0)	0	0) () -	0)	0	0	0	0	0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets		0	0	0				0							0			0			0
	IRB TOTAL		U	U		J		/ -	U	ں ار		U I			/ -	0		J	U I	J	U	<u>v</u> -

											Mora	toria - Adverse So	enario									
					31/12/2021							31/12/2022							31/12/2023			
	(mln	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																					
	Central governments																					
	Institutions																					
	Corporates		0	0	0 0	0	() -	0) ()) () (0 0	-	0) ()	0	0 ((0 -
	Corporates - Of Which: Specialised Lending																					
	Corporates - Of Which: SME																					
	Retail		0	0	0 0	0	() -	0) ()) () (0 0	-	0	0)	0	0 0	(0 -
	Retail - Secured on real estate property																					
N.A.	Retail - Secured on real estate property - Of Which: SME																					
IN./%	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 0	0	(0 -	0	0 ()) () (0 0	-	0	0 0)	D	0 ((0 -
	Retail - Qualifying Revolving																					
	Retail - Other Retail																					
	Retail - Other Retail - Of Which: SME																					
	Retail - Other Retail - Of Which: non-SME																					
	Equity																					
	Securitisation																					
	Other non-credit obligation assets																					
	IRB TOTAL		0	0	0 0	0) -	0	D 0				0	-	0				ם ס	0	0 -

2021 EU-wide Stress Test: Credit risk COVID-19 IRB

BA EUROPEAN BANKING AUTHORITY														2021 El	J-wide S		Fest: Cr Danske Bar	r edit risk nk		-19 IRE	3										
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129	130
															F	Public guarantees	s - Adverse Scena	rio													
						31/12/	/2021									31/12	2/2022									31/12	2/2023				
	(mln EU	Stage 1 exposure IR, %)	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for p Stage 1 exposure	Stock of rovisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks		amount		amount		amount						amount		amount		amount						amount		amount		amount				
	Central governments																														
	Institutions																														
	Corporates	6	10 490) 39	19	35	0	0	0	1	4.01%	57	78 477	64	33	3 41	1	0 0	0	2	3.72%	551	L 46	53 8	3 46	50	0	0	0	2	4
	Corporates - Of Which: Specialised Lending																														(
	Corporates - Of Which: SME																														(
	Retail		8 7	1 1	. 1	1	0	0	0	0	2.58%		7 6	1	1	1 1	1 1	0 0	0	0	2.58%	7	7	6	1 1	. 1	0	0 0	0	0	1
	Retail - Secured on real estate property																														4
Danske Bank	Retail - Secured on real estate property - Of Which: SME																														4
Danske Dank	Retail - Secured on real estate property - Of Which: non-SME																														
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														(
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														(
	Securitisation																														(
	Other non-credit obligation assets		17 407		10						2.000/		6 402		24			0		2	2 700/	FEA		0	AA=						
	IRB TOTAL	6.	497	40	<u>19</u>	35	0	U	U	1	3.98%	58	483 <mark> </mark>	oj 65	34	+ 42	2 (U 0	0	2	3./0%	558	46	שיו שיו	4 4/	51	. 0	0	U	2	3.4

						31/12	2/2021									31/12/2022									31/1	2/2023				
			• : •			51/12		-	-											_					51/1					
	(mln EUR,	Stage 1 exposure , %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 expo exposure gua	age 2 osure, of vhich ranteed nount	Stage 3 exposure gua	age 3 sure, of hich ranteed oount	Stock of or provisions fo Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	o - Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	or Cove
	Central banks		annount											d																
	Central governments																													
	Institutions Corporates																													
	Corporates		263 216	5 1	8 8	3 19	9 0	0 0	0	1	3.39%	249	210	28	14	23	0	0	0	1 3.17	% 2	35 204	(1)	5 20) 2	9 (0 0	0		1
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		1	1	0	0 0	0 0	0 0	0	0	3.07%	1	1	0	0	0	0	0	0	0 3.08	%	0 0		0 ()	0 (0 0	0	1	0
	Retail - Secured on real estate property																												4	
DENMARK	Retail - Secured on real estate property - Of Which: SME																												4	
DENMARK	Retail - Secured on real estate property - Of Which: non-SME		0 (0	0	0 0	0 0	0 0	0	0 -		0	0	0	0	0	0	0	0	0 -		0 0		0 0)	0 (0 0	0	′	0 -
	Retail - Qualifying Revolving																													
	Retail - Other Retail																												4	
	Retail - Other Retail - Of Which: SME																												4	
	Retail - Other Retail - Of Which: non-SME																												4	
	Equity Securitisation																												4	
																													4	
	Other non-credit obligation assets																													
	IRB TOTAL	2	264 217	7 1	8 8	B 19) 0	0 0	0	1	3.39%	249	211	28	14	23	0	0	0	1 3.17	% 23	35 205	3	5 20) 2	9 (0 0	0	/	1

																	Public guarantee	s - Adverse Scena	ario												
							31/1	.2/2021									31/1	2/2022									31/1	2/2023			
		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure	or Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure		ck of ions for ge 3 osure
	Central banks																														
	Central governments																														
	Institutions Corporates																														
	Corporates		285	5 221	1	7	8	3 (0	0	0	0 1.77%	2	272 2	215 2	9 1	13	5	0	0	0 0	1.84%	261	L 209	9	38 1	9 7	7 0	0	0	0 2.
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		C	0 0		0	0	0 (0	0	0	0 3.39%		0	0	0	0	0	0	0	0 0) 3.40%	() (0	0	0 (0 0	0	0	0 3.
	Retail - Secured on real estate property																														
SWEDEN	Retail - Secured on real estate property - Of Which: SME																														
JVVLDLIN	Retail - Secured on real estate property - Of Which: non-SME		C	0 0		0	0	0 (0	0	0	0 -		0	0	0	0	0	0	0	0 0) -	() (0	0) (0 0	0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		285	5 221	1	7	8	4 0	0	0	0	0 1.80%	2	.72 2	15 2	9 1	.3	5	0	0	0 0	1.86%	261	L 209	9	38 1	7	7 0	0	0	0 2.

																F	Public guarantees	- Adverse Scena	rio												
							31/:	12/2021									31/12	2/2022									31/1	2/2023			
v n		(mln EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2Stock of provision Stage exposure	of Is for 3 Ire Coverage Ratio Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates		2	3 16	5	3	2	10	0	0 0		4.06%	21	15	5	5 3	3 10)	0 (0 0	0	4.01%	o 1	.9 1	5	5 3	11	1 0	0	0	0 3.94
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail			5 5	5	1	1	0	0	0 0) (2.19%	5	4	4	1 1	. 0)	0 (0 0	0	2.21%)	5 '	4	1 1	(0 0	0	0	0 2.47
	Retail - Secured on real estate property																														
	Retail - Secured on real estate property - Of Which: SME																														
FINLAND	Retail - Secured on real estate property - Of Which: non-SME			0 0)	0	0	0	0	0 () (-	C	0	0	0 0	0 0)	0 (0 0	0	-		0	0	0 0	(0 0	0	0	0 -
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		28	8 21	L	4	2 1	10	0	0 0		3.98%	26	20		6 3	11	. (0 0	0 0	0	3.94%	2	4 19	9	7 4	11	L 0	0	0	0 3.88

																F	Public guarantees	s - Adverse Scenar	rio													
							31/12	2/2021									31/12	2/2022									31/12	/2023				
Row Num		(mln EUR	Stage 1 exposure , %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure
73	Central bank																															
74	Central gove	rnments																														
75	Institutions			20 27		2						10,400/						2				0 700	/									0.010/
/6	Corporates			38 37	/	2 1	3	3 0	0	0	(10.40%	3/	/ 3	6 .	3 3	3	3 0	0 0	(9.739	⁶ 3	35 35		4 4	4	0	0	0	0	9.01%
77		- Of Which: Specialised Lending																														
78	Corporates	- Of Which: SME			4							4.620/		4	4							4.620	/									4.610/
79	Retail			1 1	1 (0 0	0	0	0	0	(4.63%]	1	1 (0 0	0 0	0 0	0 0	(4.62%	6	1 1		0 0	0	0	0	0	0	4.61%
80	Retail - Se	cured on real estate property																														
NORV		Secured on real estate property - Of Which: SME																														
	i totali i	Secured on real estate property - Of Which: non-SME		0 0) (0 0	0	0	0	0	() -		0	0 (0 0	C	0 0	0 0	(-		0 0		0 0	0	0	0	0	0 -	
83		alifying Revolving																														
84	Retail - Ot																															
85		Other Retail - Of Which: SME																														
86		Other Retail - Of Which: non-SME																														
8/	Equity Securitisation																															
88	Securitisatio	n																														
89	Other non-cr	edit obligation assets				-			-	-					_		-				-					-	_		-			
90	IRB TOTAL		4	40 38	8 2	2 1	3	8 0	0	0	C	10.35%	38	3 3	7 3	3 3	3	3 0	0	(0	9.69%	6 3	7 36		4 4	4	0	0	0	0	8.98%

																Pu	ublic guarantees	- Adverse Scenari	0													
							31/12	.2/2021									31/12	2/2022									31/12	2/2023				
Row Num		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91	Central banks																															
92	Central governments																															
93	Institutions																															
94	Corporates		0	0 0	(0	(0 0	0 0	0	0 0	-	() (0 0	0	0	0 0	0	0	- 0		0	0		0 0	0	0	0	0	0	0 -
95	Corporates - Of Which: Specialised Lending									-																						
96	Corporates - Of Which: SME		-		-		-			-							-										-		-	-	-	
97	Retail		0	0 0	(0 0	(0 0	0 0	0	0 0	-	() (0 0	0	0	0 0	0	0	- 0		0	0		0 0	0	0	0	0	0	0 -
98	Retail - Secured on real estate property																															
⁹⁹ UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME																															
			0	0 0	(0 0	0	0 0	00	0	0 0	-	() (0 0	0	0	0 0	0	0	- 0		0	0		0 0	0	0	0	0	0	0 -
101	Retail - Qualifying Revolving																															
102	Retail - Other Retail																															
103	Retail - Other Retail - Of Which: SME																															
104	Retail - Other Retail - Of Which: non-SME																															
105	Equity																															
106	Securitisation																															
107	Other non-credit obligation assets																															
108	IRB TOTAL		0	0	C	0	0	0 0	0	0	0	-	C) (0 0	0	0	0	0	0	0 -		0	0		0 0	0	0	0	0	0	0 -

BANKING AUTHORITY														2021 E	U-wide		F est: Cr Danske Ba	r edit risk nk)-19 IRI	B									
		101	102	103	104	105	106	107	108	109	110	111	112	113	114	115	116	117	118	119	120	121	122	123	124	125	126	127	128	129
																Public guarantees	s - Adverse Scena	ario												
						31/12	2/2021									31/1	2/2022									31/1	.2/2023			
	(m	Stage 1 exposure n EUR, %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions fo Stage 3 exposure
	Central banks		Zinount										amount				amount						amount		amount		amount			
	Central governments																													
	Institutions																													
	Corporates		0	0	0	0 0	0	0	0 0	0	0 -		0	0	0	0 (0	0 (0 0) (0 -	0	(כ	0 0		0 (0	0 0	
	Corporates - Of Which: Specialised Lending																													
	Corporates - Of Which: SME																													
	Retail		0	0	0	0 0	0	0	0 0	0	0 -		0	0	0	0 (0	0 (0 0) (0 -	0	(כ	0 0		0 (0	0 0	
	Retail - Secured on real estate property																													
GERMANY	Retail - Secured on real estate property - Of Which: SME																													
	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 0	0 0	0	0 0	0	0 -		0	0	0	0 0	0	0 (0 0) (0 -	0	()	0 0		0 0	0	0 0	
	Retail - Qualifying Revolving																													
	Retail - Other Retail																													
	Retail - Other Retail - Of Which: SME																													
	Retail - Other Retail - Of Which: non-SME																													
	Equity																													
	Securitisation																													
	Other non-credit obligation assets IRB TOTAL				•																									

															Pul	blic guarantees - A	Adverse Scenari	rio													
						31/1	12/2021									31/12/2	2022									31/1	2/2023				
	(mln EUR,	Stage 1 exposure %)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of r provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Stag expos
	Central banks																														4
	Central governments Institutions Corporates																														4
	Institutions			-						-														-		-	-				4
	Corporates		0 0	0	0	0	0 (0 0)	0	0 -	0	0	0	0	0	0	0 0	0	0	-	C) (0	0	0	0 0	0	0	00	<u>ງ</u> -
	Corporates - Of Which: Specialised Lending																														4
	Corporates - Of Which: SME																														4
	Retail		0 0	0	0	0	0 (0 0)	0	0 -	0	0	0	0	0	0	0 0	0	0	-	C) (0	0	0	0 0	0	0	0 0	<u>ე</u> -
	Retail - Secured on real estate property																														4
N.A.	Retail - Secured on real estate property - Of Which: SME																														4
	Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0	0 (0 0)	0	0 -	0	0	0	0	0	0	0 0	0	0	-	C) (0	0	0	0 0	0	0	0 0	ე -
	Retail - Qualifying Revolving Retail - Other Retail																														4
																															4
	Retail - Other Retail - Of Which: SME																														4
	Retail - Other Retail - Of Which: non-SME																														
	Equity																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0 0	0	0	0	0 0	0 0		0	0 -	0	0	0	0	0	0	0 0	0	0	-	0		0	0	0	0 0	0	0	0	J-

																	Public guarantees	s - Adverse Scenai	rio													
							31/1	12/2021									31/1	2/2022									31/12/	2023				
		(mln EUR, %)	Stage 1 exposure)	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure	- Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for pr Stage 2 exposure	Stock of ovisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Co
	Central banks																															
	Central governments																															
	Institutions																															
	Corporates		C	0 0		0	0	0	0 (0	0	0 -		0	0	0	0 (0 (0 0	0	0 -		0	0	0	0	0	0	0	0		0 -
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		C	0 0		0	0	0	0	0	0	0 -		0	0	0	0 (0 (0 0	0	0 -		0	0	0	0	0	0	0	0		0 -
	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
N.A.	Retail - Secured on real estate property - Of Which: non-SME		C	0 0		0	0	0	0 (0	0	0 -		0	0	0	0 (0 (0 0	0	0 -		0	0	0	0	0	0	0	0		0 -
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		C	0 0		0	D	0	0 (0	0	0 -		0 0	0	0	0 0	0 0	0 0	0	0 -		0	0	0	0	0	0	0	0		0 -

															F	Public guarantees	- Adverse Scena	irio													
						31/1	2/2021									31/12	2/2022									31/12	/2023				
	(mlr	Stage 1 exposur EUR, %)	Stage 1 exposure, o which guaranteed amount	of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	tage 1 posure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																														
	Central governments Institutions Corporates																														
	Institutions																														
	Corporates		0	0	0	0	0 0	0 0	0) C) -	0	0	0	0	0 0		0	0 () (-	0		0	0 0	((0 0	0	0	- ر
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retail		0	0	0	0	0 0	0 0	0) C) -	0	0	0	0	0 0		0	0 () (-	0		0	0 0	((0 0	0	0	ן –
	Retail - Secured on real estate property																														
N.A.	Retail - Secured on real estate property - Of Which: SME																														
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	0 0	0) C) -	0	0	0	0	0 0		0	0 () (-	0		0	0 0	((0 0	0	0	ן –
	Retail - Qualifying Revolving																														
	Retail - Other Retail																														
	Retail - Other Retail - Of Which: SME																														
	Retail - Other Retail - Of Which: non-SME																														
	Equity Securitisation																														
	Securitisation																														
	Other non-credit obligation assets																														
	IRB TOTAL		0	0	0	0	0 0	0 0	0	0	-	0	0	0	0	0		0	0 0		-	0		0	0 0	C	C	0	0	0	/

																P	ublic guarantees	- Adverse Scena	ario													
							31/1	12/2021									31/12	2/2022									31/12	2/2023				
		(mln EUR,%)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banks																															
	Central governments																															
	Institutions Corporates																															
	Corporates		0	0	0)	0	0	0	0	0	0 -	0	0	0	0	0		0	0 0	0	-	0	0		0 () (0	0	0	0	- ز
	Corporates - Of Which: Specialised Lending																															
	Corporates - Of Which: SME																															
	Retail		0	0	0)	0	0	0	0	0	0 -	0	0	0	0	0		0	0 0	0	-	0	0		0 () (0	0	0	0	ן –
	Retail - Secured on real estate property																															
N.A.	Retail - Secured on real estate property - Of Which: SME																															
N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0)	0	0	0	0	0	0 -	0	0	0	0	0		0	0 0	0	-	0	0		0 () (0	0	0	0	_ ز
	Retail - Qualifying Revolving																															
	Retail - Other Retail																															
	Retail - Other Retail - Of Which: SME																															
	Retail - Other Retail - Of Which: non-SME																															
	Equity																															
	Securitisation																															
	Other non-credit obligation assets																															
	IRB TOTAL		0	0	0		0	0	0	0	0	0 -	0	0	0	0	0		0	0 0	0	-	0	0		0 0		0	0	0	0	

BA EUROPEAN BANKING AUTHORITY		20	21 EU-	wide S	Stress T	est: Cr Danske Ba		k COV	[D-19 S	STA			
		1	2	3	4 Stage 1	5	6 Moratoria 31/12 Stage 2	7 a - Actual /2020	8 Stage 3	9 Stock of	10 Stock of	11 Stock of	12
	(mln E	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ra Stage 3 exposur
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME Retail	C	0		0 0	(0	(0			0 -
Danske Bank	of which: SME Secured by mortgages on immovable property of which: non-SME		0		0 0) 0	(0			0 -
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment												
	Collective investments undertakings (CIU) Equity Securitisation												
	Other exposures Standardised Total	C	0		0 0	0) 0 Moratori	(a - Actual	0 0	0		0 (0 -
					Stage 1			/2020	Stage 3	Stock of	Stock of	Stock of	
	(mln I	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage F Stage exposu
	Central banks Central governments Regional governments or local authorities												
	Public sector entities Multilateral Development Banks International Organisations												
	Institutions Corporates of which: SME	C	0		0 0	0	0	(0 0	0		0 (0 -
DENMARK	Retail of which: SME Secured by mortgages on immovable property	C	0		0 0	(0	(0			0 -
	of which: non-SME Items associated with particularly high risk Covered bonds		0		0 0	0	0	(0			0 -
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity												
	Securitisation Other exposures Standardised Total		0		0 0		0	(0 (0		0 (0 -
								a - Actual /2020					
		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage F Stage
	(min E Central banks Central governments	EUR, %)		exposure	moratoria	exposure	moratoria	exposure	moratoria	exposure	exposure	exposure	exposu
	Regional governments or local authorities Public sector entities Multilateral Development Banks												
	International Organisations Institutions Corporates		0		0 0	(0 0	(0 0	0		0 0	0 -
SWEDEN	of which: SME Retail of which: SME	C	0		0 0	C	0	(0 0	0		0 (0 -
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	C	0		0 0	C	0 0	(0 0	0		0 (0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures Standardised Total				0 0					0			0-
	Standardised Total				0 0		Moratoria	a - Actual		0		0 (v]-
			Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12 Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
	(min i Central banks	EUR, %)	amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage exposu
	Central governments Regional governments or local authorities Public sector entities												
	Multilateral Development Banks International Organisations Institutions												
	Corporates of which: SME Retail		0		0 0		0 0	(0			0 -
FINLAND	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	C	0) (0 0		0	(0 0	0		0 (0 -
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)												
	Equity Securitisation Other exposures												
	Standardised Total	C	0		0 0	() 0 Moratoria	(a - Actual	0 0	0			0 -
			Did		Stage 1		31/12 Stage 2	/2020	Stage 3	Stock of	Stock of	Stock of	Coverage R
		Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage
	Central banks Central governments Regional governments or local authorities												
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations												
	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks) 0 0 0		0 C	0			0 -
NORWAY	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME									0			0 - 0 - 0 - 0 - 0 -
NORWAY	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property												

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	1	0	0	0	0	0	0	0	0	0	4.16%
0	1	0	0	0	0	0	0	0	0	0	4.16%
0	0	0	0	0	0	0		0	0		-
0	0	0	0	0	0	0	0	0	0		-
0	0	0	0	0	0	0	0	0	0	-	-
0	0	0	0	0	0	0	0	0	0	0	-
0	1	0	0	0	0	0	0	0	0	0	1 160/
0	1	0	0	0	0	0	0	0	0	0	4.16%

xposure values

xposure values

					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0	0	0	0	-	0	0	-	
0	0	0	0	0	0	0		0	0	-	-
0	0	0	0	0	0	0	-	0	0		
0	0	0	0	0	0	0	0	0	0	-	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

Public guarantees - Actual

Public guarantees - Actual

					31/12	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0	0	0	0		0	¥		0	0	0	-
0	0	0	0	-	0	0		0	0	0	-
0	0	0	0	-	0	0		0	0	0	-
0	0	0	0		0	0		0	0	0	-
0	0	0	0	-	0	0		0	0	0	-
0	0	0	0	0	0	0	0	0	0	0	-

					Public guaran	tees - Actual					
					31/12	/2020					
es	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	-										4.100/
0	1	0	0	-	0	0		0	0	0	1110/0
0	1	0	0		0	0		0	0	0	111070
0	0	0	0	-	0	0		0	0	0	-
0	0	0	0		0	0		0	0	0	
0	0	0	0		0	0		0	0		-
0	0	0	0	0	0	0	0	0	0	0	-
0	1	0	0	0	0	0	0	0	0	0	4.16%

	31/12/2020 Stage 1 Stage 2 Stage 3 Stage 3 Stage 4 Stage 3														
xposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
0	0	0	0	0	0	0	0	0	0	C	-				
0	0	0	0	0	0	0	0	0	0	C	-				
0	0	0	0	0	0	0	0	0	0	C	-				
0	0	0	-	0	0	0	0	0	0	C	·				
0	0	0	0	0	0	0	0	0	0	C	, -				
0	0	0	0	0	0	0	0	0	0	C) -				
0	0	0	0	0	0	0	0	0	0	C) -				

Public guarantees - Actual

EBA EUROPEAN BANKING AUTHORITY		20	21 EU-1	wide S		est: Cr Danske Ba	edit risi nk	k COV	[D-19 S	5 TA 9	10	11	12
Row Num	(mln EUR,	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Moratoria 31/12, Stage 2 exposure, of which expired moratoria		Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106 107 108 109	Central banks Central governments Regional governments or local authorities Public sector entities												
110 111 112 113 114 115 116 117 118 119 120	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C C C C C						0		Image: state	Image: Constraint of the second se
121 122 123 124 125 126	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total) O) 0		0 0)	0)	0 -
			1		1		Moratoria 31/12						
Row Num 127 128 129 130 131	(min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	%) Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
132 133 134 135	International Organisations Institutions Corporates of which: SME		0 0	C	0 0	(0 0	(0 0	0	() 	0 -
136 137 GERMANY 138 139 140 141 142 143 144 145 146	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Other exposures		0 0 0 0 0 0 0 0		0 0					0)) <t< td=""><td>0 - </td></t<>	0 -
147	Standardised Total		0	C	0	(0 0 Moratoria) C	0	(0 -
Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	31/12, Stage 2 exposure, of which expired	/2020 Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
148 149 150 151 152 153 154 155 156	(mln EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	%)			moratoria 0 0 0		moratoria		moratoria	exposure 0		exposure	exposure
157 158 N.A. 159 160	Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0 0 0		0		0 0			0			0 -
161 162 163 164 165 166 167 168	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		D 0) 0		0 0) C	0			0 -
					Stage 1		Moratoria 31/12, Stage 2		Stage 3	Stock of	Stock of	Stock of	
Row Num	(mln EUR,	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169 170 171 172	Central banks Central governments Regional governments or local authorities Public sector entities												
173 174 175 176	Multilateral Development Banks International Organisations Institutions Corporates) 0	C	0		0 0) C	0			0 -
177 178 179 N.A. 180	of which: SME Retail of which: SME Secured by mortgages on immovable property		D 0	C	0	(0 0	(D C	0	() 	0 -
181 182 183 184	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0	C	0 0		0 0		C	0			0 -
185 186 187 188	Collective investments undertakings (CIU) Equity Securitisation Other exposures												
189	Standardised Total		0 0	C) 0		0 0 Moratoria) (0			0 -
Row Num		Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	31/12, Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
190 191 192	(min EUR, Central banks Central governments Regional governments or local authorities	70)			moratoria		moratoria		moratoria	exposure	exposure	exposure	
193 194 195 196	Public sector entities Multilateral Development Banks International Organisations Institutions												
197 198 199 200 N.A.	Corporates of which: SME Retail of which: SME		0 0 0 0	C) 0) 0		0 0 0 0	() ()) ())	0			0 -
201 202 203 204	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0 0	C	0	(0 0	(C	0	() 	0 -
205 206 207 208	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation												
209 210	Other exposures Standardised Total	(0	C) 0		0 0 Moratoria	- Actual	0 0	0)	0 -
Row		Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	31/12, Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
Num 211 212 213 214 215 216 217	(min EUR, Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations		amounts	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
217 218 219 220	Institutions Corporates of which: SME Retail		0 0 0 0	C	0 0		0 0		0 C	0	(0 -
221 N.A. 222 223 224 225 226 227 228 229 230	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures			C) 0					0			
231	Standardised Total		0	C	0 0		0 0	(0	0	(U -

13	14	15	16	17	18	19	20	21	22	23	24
					Public guaran	tees - Actual					
					31/12	/2020					
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
											+
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0		0	0	C) -
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0		0	0		-
0	0	0	0	0	0	0		0	0	-	-
0	0	0	0	0	0	0	0	0	0	C	-
0	0	0	0	0	0	0	0	0	0	0	-

	31/12/2020 Stage 1 Stage 2 Stage 3 Stock of Stock of Stock of														
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
0	0	0	0	0	0	0	0	0	0	0					
0	0	0	0	0	0	0	0	0	0	0					
0	0	0	0	0	0	0	0	0	0	•	-				
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				

Public guarantees - Actual

31/12/2020 Stage 1 Stage 2 Stage 3 Stock of Stock of Stock of														
Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
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0	0	0	0	0	0	0	0	0						
0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	-					
0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	U	0	0	0	0	U	-				
	amounts	amounts exposure amounts control contro control control control control control cont	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed amountImage: Stage 1 exposureImage: Stage 1 which guaranteed image: Stage 1 which image: Stage 1 which image: Stage 1 which image: Stage 1 which 1 	Risk exposure amountsStage 1 exposureexposure, of which guaranteed amountStage 2 exposureImage: Stage 1 exposureStage 2 exposureImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureImage: Stage 1 exposureImage: Stage 1 exposure amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposureImage: Stage 1 exposure image: Stage 1 exposure amountImage: Stage 2 exposure exposure amountImage: Stage 1 exposure exposureImage: Stage 1 exposure image: Stage 1 exposure image: Stage 1 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exposure<</td> <td>Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 1 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of exposureImage: Stage 1Image: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureStock of exposureStock of exposureStock of exposureImage: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureStock of exposureStock</td>	Risk exposure amountsStage 1 exposureStage 1 exposure, of which guaranteed amountStage 2 exposureStage 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amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposureImage: Stage 1 exposureStage 2 exposureStage 3 exposureStage 3 exposureStock of provisions for Stage 1 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 1 exposureImage: Stage 1 guaranteed amountImage: Stage 2 exposureStage 3 exposureStage 1 exposureStage 2 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 1 exposureImage: Stage 2 exposureImage: Stage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 exposure<	Risk exposure amountsStage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposureStage 2 exposure, of which guaranteed amountStage 2 exposureStage 3 exposureStage 3 exposureStage 3 exposureStage 1 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposureStock of exposureImage: Stage 1Image: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureStock of exposureStock of exposureStock of exposureImage: Stage 2 exposureStage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureStock of exposureStock				

Public guarantees - Actual

Public guarantees - Actual 31/12/2020															
	31/12/2020 Stage 1 Stage 2 Stage 3 Stock of Stock of Stock of														
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
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0	0	0	0	0	0	0	0	0	0	(0 -				
0	0	0	0	0	0	0	0	0	0		0 -				
0	0	0	0	0	0	0	0	0	0		0 -				
0	0	0	-	0	0	0	0	0	0		0 -				
0	0	0	0	0	0	0	0	0	0	· · · · · · · · · · · · · · · · · · ·					
									-						
0	0	0	0	0	0	0	0	0	0	(0 -				

Public guarantees - Actual															
	31/12/2020 Stage 1 Stage 2 Stage 3 Stock of <														
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0		0					
0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	°	0					
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0	0	0	0	0	0	0	0	0	0	0	-				
0	0	0	0	0	0	0	0	0	0	0	-				

	31/12/2020 Stage 1 Stage 2 Stage 3 Stack of Stack of Stack of														
Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure				
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0	0	0		0	0		0	0	0		-				
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0	0	0		0	0		0	0	0		-				
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0	0	0	0	0	0	0	0	0	0	C	-				
	-	-	-		-	-	-	_		-					
0	0	0	0	0	0	0	0	0	0	0	-				

Public guarantees - Actual

EBA	EUROPEAN BANKING AUTHORITY							20	21 EU-	wide S		est: Cr Danske Ban		sk COV	[D-19 S	TA							
			25	26	27	28 31/12/2021	29	30	31	32	33	34 Mora	35 atoria - Baseline So 31/12/2022		37	38	39	40	41	42 31/12/2023	43	44	45
Row Num		(mln EUR,	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8 9		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0						0	0												
10 11 12 13 14 15 16 17 18 19 20	Danske Bank	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures							Image: state														
Row Num		Standardised Total (mln EUR,	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Baseline Se 31/12/2022 Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure
22 23 24 25 26 27 28 20		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																					
29 30 31 32 33 34 35 36 37	DENMARK	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0					/ / / / / / / / / / / / / / / /				D D D D D			- - - -			D D D D D				- - - -
38 39 40 41 42		Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	D (0 (31/12/2021) 0		- -	0	0	Mora	0 atoria - Baseline So 31/12/2022		0 0	-		D (D	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			-
Row Num 43 44 45		(mln EUR, Central banks Central governments Regional governments or local authorities	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
46 47 48 49 50 51 52 53 54 55	SWEDEN	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0						0	0		D D D D		0 0 0 0 0 0 0	- - - -			D D		0		- - -
56 57 58 59 60 61 62 63		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0						0	0		D						0	0 0			
Row Num		(min EUR, Central banks Central governments	Stage 1 exposure %)	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Baseline Se 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
66 67 68 69 70 71 72 73		Regional governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME		0			0 0		- - - - -	0	0		D		D 0				D		0) C	
75 76 77 78 79 80 81 82 83	FINLAND	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures								0													
84 Row Num		Standardised Total (mln EUR,	Stage 1 exposure %)	0 Stage 2 exposure	0 (Stage 3 exposure	0 31/12/2021 Stock of provisions for Stage 1 exposure) O Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure) - Coverage Ratio - Stage 3 exposure	0 Stage 1 exposure	O Stage 2 exposure	Mora Stage 3 exposure	atoria - Baseline Se 31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	- Coverage Ratio - Stage 3 exposure	Stage 1 exposure) (Stage 2 exposure	O Stage 3 exposure	0 0 31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure) - Coverage Ratio - Stage 3 exposure
85 86 87 88 89 90 91 92 93 94		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0						0	0		D						D				
95 96 97 98 99 100 101 102 103 104 105	NORWAY	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0						0	0												

EBA EUROPEAN BANKING AUTHORITY	25	26	27	28	29	20 ³⁰		wide S		est: Cre Danske Banl		k COVI	D-19 S	5 TA 38	39	40	41	42	43	44	45									
				31/12/2021			1			Morat	oria - Baseline Sco 31/12/2022							31/12/2023			1									
Row Num Central banks 106 107 108 Central governments 108 Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure									
109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates114of which: SME	0	0	0) (0 0	- -	0	0	0	0	0	0	-	0	0		0) () -									
 Information Informat	0	0	0			0 (0) - 	0			0	0	0	-	0	0		0 ()) - 									
122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total	0	0	0) (0 0		0	0	0	0	0	0	-	0	0		0)											
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Row Num 169 Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure									
170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions													0																	
176Corporates177of which: SME178Retail179N.A.180of which: SME180Secured by mortgages on immovable property181of which: non-SME182Items associated with particularly high risk	0	0	0) -	0			0	0	0	- - - -	0	0) -] -] -									
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Row	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Morat Stage 3 exposure	oria - Baseline Sce 31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3									
(min EUR, %) (min EUR, %) 190 191 192 192 193 194 Multilateral Development Banks				Stage 1 exposure	exposure	Stage 3 exposure	exposure				Stage 1 exposure	Stage 2 exposure	exposure	exposure				Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure									
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EBA EUROPEAN BANKING AUTHORITY		46 47	48	49	50	51	52	53	54	55		9 21 EU-v ₅₇		C	Danske Bank	<				65	66	67	68	69	70	71	72	73	74	75
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Row Num	(min EUR, %)	Stage 1 Stage 1 exposure guarante amount	l , of Stage 2 ed exposure	Stage 2 exposure, of which guaranteed amount	31/1 Stage 3 exposure	12/2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	P Stage 2 exposure, of which guaranteed amount	ublic guarantees - 31/12, Stage 3 exposure		io Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	erage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8 9 10	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0	0	0	0 0		0) 0	0 <u>5.36%</u>	0		0	[[0	 0				5.36%		0				0	0			5.36%
11 Danske Bank 12 13 14 15 16 17 18 19 20 21	of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0	0		0 0		0		5.36%			0		0					-	0	0				0			0 -	5.36%
Row Num 22 23	(min EUR, %) Central banks Central governments	Stage 1 exposure guarante amount	, of Stage 2 ed exposure	Stage 2 exposure, of which guaranteed amount	31/1 Stage 3 exposure	12/2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	P Stage 2 exposure, of which guaranteed amount	ublic guarantees - 31/12, Stage 3 exposure		io Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3	verage Ratio - Stage 3 exposure
24 25 26 27 28 29 30 31 32 DENMARK	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property		0	0				0		- - - - - - - - -	0		0	0	0	0			C		0	0	0	0	0	0	0		0 -	
33 34 35 36 37 38 39 40 41 42	of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total			0	0			0		Image: Constraint of the second se					0											0				
Row Num 43 44	(min EUR, %) Central banks Central governments	Stage 1 exposure exposure amount	, of Stage 2 ed exposure	Stage 2 exposure, of which guaranteed amount	31/1 Stage 3 exposure	12/2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	P Stage 2 exposure, of which guaranteed amount	ublic guarantees - 31/12, Stage 3 exposure		io Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stage 3	verage Ratio - Stage 3 exposure
45 46 47 48 49 50 51 52 53 SWEDEN 54 55	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0 0 0 0	0	0 0 0	0	0 0 0		0		Image: Control of the second secon			0	0 0 0	0	0					0	0		0		0	0		0 -	
56 57 58 59 60 61 62 63	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0	0 0		0		- - -	0		0	0	0 ublic guarantees -	0 Baseline Scenari					0	0	0	0	0	0	0		0 -	
Row Num 64 65 66 67	(mln EUR, %) Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure exposure guarante amount	ed Stage 2 ed	Stage 2 exposure, of which guaranteed amount		12/2021 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/			Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12 Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	verage Ratio - Stage 3 exposure
68 69 70 71 72 73 74 FINLAND 75 76 77	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0 0 0 0 0	0	0 0 0	0	0 0 0 0 0 0 0 0 0		0) 0 0 0 0 0) - -	0		0	0 0 0	0	0	0 0 0 0 0 0 0 0 0		C C C C		0	0 0 0	0	0	0 0 0 0	0	0		0 	5.36%
77 78 79 80 81 82 83 84	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0	0 0		0) 0	5.36%	0		0		0 ublic guarantees -	0 • Baseline Scenari) 0			5.36%	0	0		0	0	0	0		0	5.36%
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EBA EUROPEAN BANKING AUTHORITY	46 47	48 49	0 50	51 52	53	54 55		21 EU-wide		Danske Bank	K				66	67	68	69	70	71	72	73	74 75
Row	Stage 1 Stage 1 exposure, of	Stage Stage	31/12		Stock of Sto	ock of cions for Coverage Ratio -	Stage 1	Stage 1 exposure, of		Public guarantees - 31/12/	Baseline Scenari		Stock of	Stock of Coverage I	atio -	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/		Stock of	Stock of	Stock of provisions for
Row NumCentral banks106 107 108 109 110 111Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Stage 1 exposure which guaranteed amount 6) amount	Stage 2 whic exposure guaran amou	ch Stage 3 exposure unt	which guaranteed amount Stage 1 exposure	provisions for Stage 2 provisions for Stage 2 exposure exp	sions for age 3 posure Stage 3 exposure	Stage I exposure	which Stage guaranteed amount	e which guaranteed amount	stage 3 exposure	which guaranteed amount	stage 1 exposure	provisions for provis	Stage 3 exposure Stage 3 exposure	Stage 1 exposure	which guaranteed amount	stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	exposure	provisions for Stage 3 exposure Stage 3 exposure Image: stage 3 exposure Image: stage 3 exposure
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120Covered bonds121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures126Standardised Total	0	0 0	0 0			0 -		0	0 0	0	0		0	0 -		0	0 0		0	0	0	0	0 -
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128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME136Retail						0 -		0	0 0	0	0		0	0 -		0			0	0	0	0	0 -
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Row Num (min EUR, 9) 148 Central banks 149 Central governments 150 Regional governments or local authorities	6) Stage 1 exposure amount Stage 1 exposure, of which guaranteed amount	Stage 2 exposure guaran amou	re, of Stage 3 ch exposure nteed	2/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	provisions for provis Stage 2 Sta	ock of sions for age 3 posure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for p Stage 2	Stock of rovisions for Stage 3 exposure Stage 3 exposure	atio - 3 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposureImage: Stage 3 exposure
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Row NumCentral banks169 170Central governments171 171 172Regional governments or local authorities172 173Public sector entities173Multilateral Development Banks	Stage 1 exposure, of which guaranteed amount 6)	Stage 2 exposure guaran amou	ch exposure	Stage 3 exposure, of which guaranteed amountStock of provisions for Stage 1 exposure		ock of sions for age 3 posure = = = = = = = = = = = = = = = = = = =	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount		Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stage 2	Stock of rovisions for Stage 3 exposure Coverage I Stage exposu Image: stage 3 exposure Image: stage 3 exposu Image: stage 3 exposure Image: stage 3 exposure Image: stage	3 exposure	exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposureCoverage Ratio - Stage 3 exposure
174International Organisations175Institutions176Corporates177of which: SME178Retail179N.A.180of which: SME181Secured by mortgages on immovable propertyof which: non-SME		0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0	0 - 0 - 0 - 0 - 0 -		0 0 0 0	0 0 0 0 0 0 0 0	0	0		0	0 -		0	0 0 0 0 0 0 0 0	0	0	0	0	0	0 - 0 - 0 - 0 - 0 - 0 -
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191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions197Corporates198of which: SME199Retail	0					0 -		0	0 0	0	0		0	0 -		0			0	0	0	0	0 -
200N.A.of which: SME201Secured by mortgages on immovable property202of which: non-SME203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)											0								0	0	0	0	
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213Regional governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations217Institutions218Corporates219of which: SME220Retail	0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0			0 - 0 -		0	0 0	0	0		0	0 -		0	0 0	0	0	0	0	0	0 - 0 -
221N.A.of which: SME222Secured by mortgages on immovable property of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures						0 -				0	0			0 -					0				
230 Other exposures 231 Standardised Total	0	0 0	0 0	0 0	0	0 -	0	0	0 0	0	0	0 0	0	0 -		0	0 0	0	0	0	0	0	0 -

EBA EUROPEAN BANKING AUTHORITY								202	21 EU-	wide S	tress T	est: Cr Danske Ban		k COVI	D-19 S	TA						
Row Num	(mln EUR, %)	76 Stage 1 exposure	77 Stage 2 exposure	78 Stage 3 exposure	79 31/12/2021 Stock of provisions for Stage 1 exposure	80 Stock of provisions for Stage 2 exposure	81 Stock of provisions for Stage 3 exposure	82 Coverage Ratio - Stage 3 exposure	83 Stage 1 exposure	84 Stage 2 exposure	85 Mora Stage 3 exposure	86 toria - Adverse Sco 31/12/2022 Stock of provisions for Stage 1 exposure	87 enario Stock of provisions for Stage 2 exposure	88 Stock of provisions for Stage 3 exposure	89 Coverage Ratio - Stage 3 exposure	90 Stage 1 exposure	91 Stage 2 exposure	92 Stage 3 exposure	93 31/12/2023 Stock of provisions for Stage 1 exposure	94 Stock of provisions for Stage 2 exposure	95 Stock of provisions for Stage 3 exposure	96 Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	、 、 0		0	0	0	0		0)	0) 0	0			0	0		0	0	
10 11 12 13 14 15 16 17 18 19	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0	0	0	0	0		0		0 0	0		0	-	0	0	0	0	0	0	-
20 21	Other exposures Standardised Total	0	0	0	0	0	0		0	() 0 Mora	0 toria - Adverse Sc 31/12/2022	1	0	-	0	0	C	0	0	0	-
Row Num 22 23	(min EUR, %) Central banks Central governments	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
24 25 26 27 28 29 30	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	0	0	0	0	0	- -	0) 0	0) 0	0	-		0	C	0	0	0	-
31 32 33 34 35 36 37 38 39	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity	0	0	0	0	0	0		0			0		0	-	0	0	0 	0	0	0 -	-
40 41 42	Securitisation Other exposures Standardised Total	0	0	0	0	0	0	-	0	() 0 Mora	0 toria - Adverse Sco) 0 enario	0	-	0	0	0	0	0	0 ·	-
Row Num 43	(min EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
44 45 46 47 48 49 50	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	0		0	0	0	0		0) 0	0) 0				0	 C		0	0	
51 52 53 SWEDEN 54 55 56 57 58	of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0		0		0 0	0	0	0	-	0	0	0 0	0	0	0 -	-
59 60 61 62 63	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0		0		0 0 Mora	0 toria - Adverse Sco) 0 enario	0	-	0	0	0	0	0	0 -	-
Row Num 64	(min EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
65 66 67 68 69 70 71 72	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	0	0	0	0	0		0		0	0) 0	0		0	0	 		0	0	
73 74 75 76 77 78 79	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	- - - - - -	0		0 0	0	0 0	0	-	0	0	0	0	0	0 -	-
80 81 82 83 84	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0		0) 0 Mora	0 toria - Adverse Sci) 0 enario	0		0	0	 C	0	0	0	-
Row Num 85	(mln EUR, %) Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
86 87 88 89 90 91 92 93	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	0	0	0	0	0	- -	0) 0	0) 0	0	-	0	0	0	0	0	0 -	
94 95 96 97 98 99 100	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	- - - -	0		0 0	0	0	0	-	0	0	0	0	0	0 -	-
101 102 103 104 105	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0		0		0 0	0	0	0	-	0	0	0	0	0	0	-

EBA EUROPEAN BANKING AUTHORITY	76	77	78	79	80	81		21 EU- 83	wide S		'est: Cr Danske Ban 86	edit ris k 87	k COVI	D-19 S 89	5 TA 90	91	92	93	94	95	96
				31/12/2021 Stock of	Stock of	Stock of				Mora	atoria - Adverse So 31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row Num (min EUR, %) 106 Central banks 107 Central governments 108 Regional governments or local authorities	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109Public sector entities110Multilateral Development Banks111International Organisations112Institutions113Corporates		0	0	0	0		0 -	0	0) 0	0	0		0			0)	0	-
 114 115 116 117 118 110 114 of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME 		0 0	0	0	0		0 - 0 - 0 -	0	0		0 0	0	0	- - -	0			0 (C	0	-
119Items associated with particularly high risk120Covered bonds121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation																					
125 Other exposures 126 Standardised Total		0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 -	0	0	Mora	0 0 atoria - Adverse Sc 31/12/2022	0 enario	0	-	0	C		31/12/2023) C	0	-
Row Num (min EUR, %) 127 Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions																					
134Corporates135of which: SME136Retail137GERMANY138of which: SMESecured by mortgages on immovable property	((0 0	0	0	0		0 - 0 -	0	0		0 0 0	0	0	- -	0	C		0 (C C C C C C C C C C C C C C C C C C C	0	
139of which: non-SME140Items associated with particularly high risk141Covered bonds142Claims on institutions and corporates with a ST credit assessment143Collective investments undertakings (CIU)144Equity145Securitisation			0	0			0 -	0	0			0	0		0					0	-
146 Other exposures 147 Standardised Total		0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0 -	0	0	Mora	0 0 atoria - Adverse Sc 31/12/2022	0 enario	0	-	0	C		31/12/2023) C	0	-
Row Num (min EUR, %) 148 Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
149Central governments150Regional governments or local authorities151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates			0				0 -	0	0				0	-							
156of which: SME157Retail158N.A.of which: SME159Secured by mortgages on immovable property160of which: non-SME	C	0 0	0	0	0		0 -	0	0		0 0	0	0	- - -	0	C		0 (C C C C C C C C C C C C C C C C C C C	0	-
161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment164Collective investments undertakings (CIU)165Equity166Securitisation																					
167 Other exposures 168 Standardised Total		0	0	0	0		0 -	0	0	Mora	atoria - Adverse Sc	enario	0	-	0	C		0 () C	0	-
Row Num 169 Central banks	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109Central banks170Central governments171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations																					
175 Institutions 176 Corporates 177 of which: SME 178 Retail 179 N.A. 180 of which: SME	() () (0 0	0	0	0		0 -	0	0		0 0 0 0	0	0	- - -	0	C		0 (C C C	0	
180Secured by mortgages on immovable property of which: non-SME181of which: non-SME182Items associated with particularly high risk183Covered bonds184Claims on institutions and corporates with a ST credit assessment185Collective investments undertakings (CIU)	С 	0	0	0	0		0 -	0	0		0 0	0	0		0	C		0	C	0	-
186Equity187Securitisation188Other exposures189Standardised Total	C	0	0	0	0		0 -	0	0		0	0	0	-	0	C		0 () C	0	-
Row Num (mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Mora Stage 3 exposure	atoria - Adverse Sc 31/12/2022 Stock of provisions for Stage 1 exposure	enario Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190Central banks191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions																					
197Corporates of which: SME198of which: SME199Retail200N.A.201of which: SMESecured by mortgages on immovable property	C	0 0	0	0	0		0 - 0 - 1 -	0	0		0 0 0	0	0	- -	0	C		0 () C () C	0	-
202of which: non-SME203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit assessment206Collective investments undertakings (CIU)207Equity		0 0	0	0	0		0 -	0	0		0 0	0	0	- -	0					0	-
207Equity208Securitisation209Other exposures210Standardised Total	C	0	0	0	0		0 -	0	0) () 0 atoria - Adverse Sci	0	0	-	0	C		0 () C	0	-
Row Num	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211Central banks212Central governments213Central governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations				exposure	exposure						exposure	exposure	exposure					exposure	exposure		
217 Institutions 218 Corporates 219 of which: SME 220 Retail 221 N.A.	((0 0	0	0	0		0 -	0	0	((0 0	0	0	-	0	C		0 () C	0	-
222Secured by mortgages on immovable property of which: non-SME224Items associated with particularly high risk225Covered bonds226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)	C	0	0	0	0		0 -	0	0	C	0 0	0	0	-	0	C		0 () C	0	-
227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total	C) 0	0	0	0		0 -	0	0		0 0	0	0	-	0	C		0 () C	0	-

EBA EUROPEAN BANKING AUTHORITY		07 00	00 100	101 102	102 10	4 105		2021 EU-wide	Danske B	Bank		447 447	110 110 120	121 122	122 124	125 126
Row Num	(mln EUR, 9	Stage 1 Stage 1 exposure which	99 100 of Stage 2 exposure which guaranteed amount	31/12/2021 Stage 3 exposure amount	of Stock of Stock provisions for provision Stage 1 Stage exposure expos	4 105 c of Stock of ons for provisions for e 2 Stage 3 sure exposure	Coverage Ratio - Stage 3 exposure Stage 1	Stage 1 Stage 1 exposure, of which guaranteed amount	Public guaran	tees - Adverse Scenario 1/12/2022 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	II4II5ForStock of provisions for Stage 2 exposureStock of provisions for Stage 3 exposure	r Coverage Ratio - Stage 3 exposure Stage 1 exposure	118119120Stage 1 exposure, of which guaranteed amountStage 2 exposureStage 2 exposure	31/12/2023 2 e, of h Stage 3 eed exposure guaranteed	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions															
9 10 11 Danske Bank 12 13 14 15	Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds			0 0 0 0 0 0 0 0 0 0		0	0 -		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		0 0.3370 0 0 - 0 0 - 0 0 - 0 0 - 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
16 17 18 19 20 21	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total		0 0		0 0	0	0 6.99%		0 0 Public guaran	0 0 tees - Adverse Scenario	0 0	0 6.99% 0	0 0	0 0		0 0 6.99%
Row Num 22	(mln EUR, 9 Central banks	Stage 1 Stage 1 exposure (6) Stage 1 exposure guarantee amount		31/12/2021 Stage 3 exposure exposure amount		ns for provisions for	Coverage Ratio - Stage 3 exposure			1/12/2022 Stage 3 exposure, of which Stock of provisions f	For Stock of provisions for Stock of Stage 2 Stage 3 exposure exposure	r Coverage Ratio - Stage 3 exposure exposure	Stage 1 exposure, of which guaranteed amount Stage 2 exposure guaran amount Stage 2 exposure guaran	e, of Stage 3 exposure, of h exposure guaranteed	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Stage 3 exposure
23 24 25 26 27 28 29 30	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME			0 0	0 0	0	Image: Constraint of the second se		0 0			Image: Constraint of the second of the se		0 0		
31 32 33 34 35 36 37 38 39 40	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 - 0 - 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 0		0 0 0 0 0 0 0		0 - 0 0 - 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				0 0 0
41 42 Row Num	Other exposures Standardised Total	0 Stage 1 exposure () Stage 1 exposure		0 0 0 31/12/2021 Stage 3 exposure which curve retro	0 0 of Stock of Stock provisions for provision Stage 1 Stage	ons for provisions for	0 - Coverage Ratio - Stage 3 exposure Stage 2	0 0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure		0 0 tees - Adverse Scenario 1/12/2022 Stage 3 exposure, of which guaranteed Stage 1	0 0 Stock of provisions for Stage 2 Stage 3	0 - 0	0 0 Stage 1 exposure, of which guaranteed Stage 2 exposure guaranteed	e, of Stage 3 exposure, of which	0 0 0 0 0	0 0 - Stock of provisions for Stage 3 exposure
43 44 45 46 47 48 49 50	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	%) guarantee amount		Exposure guarantee(amount) amount amount	Stage 1 Stage 2 exposure exposite exposure exposite exposure exposite exposite exp	e 2 Stage 3 exposure	exposure	guaranteed amount	guaranteed amount	guaranteed amount Stage 1 exposure amount amount amount amount amount amount amount amount	Stage 2 exposureStage 3 exposureImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 2 exposureImage: Stage 3 exposureImage: Stage 3 	exposure	guaranteed amount exposure amount guaran amount Image: Constraint of the second secon	eeu guaranteeu	Stage 1 exposure Stage 2 exposure Image: 1 stage 2 exposure Image: 1 stage 2 exposure I	Outget 5 exposure exposure exposure i i i i i i i i i i i i i i i i i i i i i i i i i i i i i i i i i i i i
52 53 54 55 56 57 58 59 60	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		0 0 0 <td>0 0 0 0 0 0 1 0 0 1</td> <td>0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1</td> <td></td> <td>0 - 0 - 0 - 1 - 1 - 2 - 3 - 4 - 5 - 6 - 7 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -</td> <td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td></td> <td>0 0 0 0</td> <td></td> <td>0 - 0 0 - 0 0 - 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1</td> <td></td> <td></td> <td></td> <td>0 0 0</td>	0 0 0 0 0 0 1	0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1		0 - 0 - 0 - 1 - 1 - 2 - 3 - 4 - 5 - 6 - 7 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0		0 - 0 0 - 0 0 - 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1				0 0 0
62 63	Other exposures Standardised Total	0 Stage 1 exposure,	of exposure of	0 0 0 31/12/2021 Stage 3 exposure, 0	0 0 of Stock of Stock	0 of Stock of	L OVERAGE RATIO =	0 0 0 Stage 1 exposure, of	3 Stage 2 exposure of	0 0 tees - Adverse Scenario 1/12/2022 Stage 3 exposure, of Stock of	0 0 0 Stock of Stock of		0 0 Stage 1 Stage exposure, of exposu		0 0 0 0	
Row Num 64 65 66 67 68 68	(min EUR, 9 Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure which guarantee amount		Stage 3 exposure amount amount	provisions for provision Stage 1 Stag exposure expo	e 2 Stage 3 sure exposure	Stage 3 exposure Stage 3 exposure	L which guaranteed amount Stage 2 exposure	which guaranteed amount Stage 3 exposure	which guaranteed amount Stage 1 exposure	or provisions for provisions for Stage 2 Stage 3 exposure exposure	Stage 3 exposure Stage 1 exposure Image: Ratio Stage 3 exposure Stage 1 exposure Image: Ratio Stage 3 exposure Image: Ratio exposure Image:	which guaranteed amount Stage 2 exposure guaran amount amount amount amount	eed guaranteed	provisions for Stage 1 provisions for Stage 2 exposure exposure	provisions for Stage 3 exposure Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 exposure Image: Stage 3 exposure
69 70 71 72 73 74 FINLAND 75 76	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0	0 6.99% 0 - 0 - 0 - 0 - 0 -	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	Image: state	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0
77 78 79 80 81 82 83 84	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total					0	0 6.99%		0 0			0 6.99% 0				0 0 6.99%
Row Num 85	(mln EUR, 9	Stage 1 Stage 1 Stage 1 which exposure guarantee amount amount	d guaranteed	31/12/2021 Stage 3 exposure guarantee amount	of Stock of Stock provisions for provision Stage 1 Stage exposure expo	ons for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guaranteed amount	3 Stage 2	tees - Adverse Scenario 1/12/2022 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	For Stock of Stock of provisions for Stage 2 Stage 2 Stage 3 exposure exposure	r Coverage Ratio - Stage 3 exposure exposure	Stage 1Stageexposure, ofStage 2whichexposureguaranteedguaranamountamou	e, of Stage 3 exposure, of h exposure exposure guaranteed	Stock of provisions for Stage 1 exposureStock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure
86 87 88 89 90 91 92 93	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME				0 0	0	0 -		0 0				0 0	0 0		
93 94 95 NORWAY 96 97 98 99 100	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment		0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0 0 0 0 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 1 0 1 0 1 0 1 0 1 0 1 0 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 - 0 0 - 0 1 1 1 1 1 1 1 1 1 1 1 1		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
101 102 103 104 105	Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0 0	0 0	0 0	0	0 -		0 0	0 0	0 0	0 - 0	0 0	0 0	0 0 0	0 0 -

EBA EUROPEAN BANKING AUTHORITY	07 09	00 100	0 101	102 103	104 10	F 106			[Danske Bank				116	117 110	110	120	121	100	122	124	125 126
	57 50 Stage 1	Stage	31/12		Stock of Stock	k of	107 Sta	rage 1		Public guarantees - 31/12/	Adverse Scenario	ck of Stock of	f Stock of		Stage		Stage 2	31/12/		Stock of		itock of
Row NumCentral banks106 107 108 109 110Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates 	Stage 1 exposure exposure, of which guaranteed amount 2	Stage 2 exposure exposure guarant amoutor amoutor amoutor <th>lire, of ch nteed unt</th> <th>exposure, of which guaranteed amount</th> <th>provisions for Stage 2 exposure expose</th> <th>Coverage Ratio Stage 3 exposure</th> <th>Stage 1 exposure guar am</th> <th>Osure, of which ranteed mount 0</th> <th>2 re amount amount amount amount amount amount amount amount amount amount amount</th> <th>Stage 3 exposureImage: stage 3 exposureImage: stage</th> <th>exposure, of which guaranteed amount</th> <th>osure provisions osure exposure</th> <th>for provisions for Stage 3</th> <th>Coverage Ratio - Stage 3 exposure</th> <th>Stage 1 exposure guarant amou</th> <th>ed exposure</th> <th>exposure, of which guaranteed amount 0</th> <th>Stage 3 exposure</th> <th>exposure, of which guaranteed amount</th> <th>provisions for Stage 1 exposure</th> <th>provisions for prov Stage 2 S</th> <th>Coverage Ratio - Stage 3 exposure</th>	lire, of ch nteed unt	exposure, of which guaranteed amount	provisions for Stage 2 exposure expose	Coverage Ratio Stage 3 exposure	Stage 1 exposure guar am	Osure, of which ranteed mount 0	2 re amount amount amount amount amount amount amount amount amount amount amount	Stage 3 exposureImage: stage	exposure, of which guaranteed amount	osure provisions osure exposure	for provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure guarant amou	ed exposure	exposure, of which guaranteed amount 0	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for prov Stage 2 S	Coverage Ratio - Stage 3 exposure
115Retail116Of which: SME117Secured by mortgages on immovable property118of which: non-SME119Items associated with particularly high risk120Covered bonds121Claims on institutions and corporates with a ST credit assessment122Collective investments undertakings (CIU)123Equity124Securitisation125Other exposures																			0			
126 Standardised Total			31/12		JU	0 -		0		0 Public guarantees - 31/12/	2022	0	0 0	-	0	0		31/12/		0	0	0 -
Row Num (min EUR, 1) 127 Central banks	Stage 1 exposure, of which guaranteed amount amount	Stage 2 Stage 2 exposure guarant amou	rre, of Stage 3 ch exposure nteed	Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of provisions for Stage 2Stock provision Stage 2exposureexpos	ons for Stage 3	- Stage 1 expo exposure guar	age 1 osure, of Stage 2 vhich exposur ranteed nount	2 2 re guaranteed amount	Stage 3 exposure	which Sta	ck of Stock of sions for provisions age 1 Stage 2 osure exposure	for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 Stage 1 exposure guarant amou	ed Stage 2	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for prov Stage 2 S	tock of visions for Stage 3 xposure
127Central banks128Central governments129Regional governments or local authorities130Public sector entities131Multilateral Development Banks132International Organisations133Institutions134Corporates135of which: SME136Retail137GERMANY138Secured by mortgages on immovable property						0 - 0 - 0 - 0 -		0		 	0	0				0			0		0 0 0 0	0 -
139of which: non-SME140Items associated with particularly high risk141Covered bonds142Claims on institutions and corporates with a ST credit assessment143Collective investments undertakings (CIU)144Equity145Securitisation146Other exposures147Standardised Total						0 -																0 -
147 Standardised Fotal	Stage 1	Stage	31/12	/2021 Stage 3 Stack of				ane 1		Public guarantees - 31/12/	2022 Stage 3				Stage	1	Stage 2	31/12/				
Row Num (min EUR, 0) 148 Central banks 149 Central governments 150 Regional governments or local authorities	Stage 1 exposure, of which guaranteed amount %)	Stage 2 exposure guarant amou	rre, of Stage 3 ch exposure nteed	exposure, of which guaranteed amount Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposureStock provision stage exposureImage: Stage 2 exposureStage exposureImage: Stage 2 exposureS	ons for Stage 3	- Stage 1 expo exposure guar	age 1 osure, of vhich ranteed mount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of provis	ck of Stock of sions for provisions age 1 Stage 2 osure exposure	for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure guarant amou	, of Stage 2 eed exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for prov Stage 2 S	Stock of visions for Stage 3 xposure = = = = = = = = = = = = = = = = = = =
151Public sector entities152Multilateral Development Banks153International Organisations154Institutions155Corporates156of which: SME157Retail		0 0	0 0	0		0 -	0	0	0 0	0	0	0	0 0	- -	0	0	0 0	0	0	0	0	0 -
158N.A.of which: SME159Secured by mortgages on immovable property of which: non-SME161Items associated with particularly high risk162Covered bonds163Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)						0 -		0	0 0	0	0		0 0		0	0		0	0	0	0	0 -
165Equity166Securitisation167Other exposures168Standardised Total	0	0 0	0 0	0	0 0	0 -	0	0	0 0	0	0	0	0 0		0	0	0 0	0	0	0	0	0 -
Row Num (min EUR, 100) 169 170 Central banks Central governments	Stage 1 Stage 1 exposure %) Stage 1 exposure guaranteed amount	Stage 2 exposure guarant amou	teed exposure	/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of Stock provisions for provision Stage 2 Stag exposure expos	ons for Stage 3	exposure guar	age 1 osure, of Stage 2 vhich exposur ranteed nount	Stage 2 exposure, of which	Public guarantees - 31/12/ Stage 3 exposure	2022 Stage 3 exposure, of which guaranteed	ck of Stock of ions for provisions ige 1 Stage 2 osure exposure	2 Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure guarant amou		Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure		btock of visions for Stage 3 kposure
171Regional governments or local authorities172Public sector entities173Multilateral Development Banks174International Organisations175Institutions176Corporates177of which: SME178Retail		0 0	0 0	0		0 -		0	0 0	0	0	0	0 0	- - -	0	0	0 0	0	0	0	0	0 -
179N.A.of which: SME180Secured by mortgages on immovable property of which: non-SME181of which: non-SME182Items associated with particularly high risk Covered bonds184Covered bonds185Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)186Equity187Securitisation													0 0						0	0		
188 Other exposures 189 Standardised Total	0	0 0	0 0	0	0 0	0 -	0	0	0 0	0 Public guarantees -		0	0 0	-	0	0	0 0	0	0	0	0	0 -
Row Num (min EUR, 0) 190 Central banks	%) Stage 1 exposure which guaranteed amount	Stage 2 exposure guarant amou	rre, of Stage 3 ch exposure nteed	/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of provisions for Stage 2Stock provision Stage 2exposureexpos	ons for Stage 3	- Stage 1 expo wexposure guar	age 1 osure, of vhich ranteed mount	2 Pre Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	Stage 3 exposure, of which guaranteed	ck of Stock of sions for provisions age 1 Stage 2 osure exposure	for provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure guarant amou	ed Stage 2	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for prov Stage 2 S	Stock of visions for Stage 3 xposure
191Central governments192Regional governments or local authorities193Public sector entities194Multilateral Development Banks195International Organisations196Institutions197Corporates198of which: SME		0 0	0 0	0		0 -		0	0 0		0	0	0 0		0	0	0 0	0	0	0	0	0 -
198of which: SME199Retail200N.A.201of which: SME201Secured by mortgages on immovable property202of which: non-SME203Items associated with particularly high risk204Covered bonds205Claims on institutions and corporates with a ST credit assessment			0 0 0			0 -		0	0 0	0	0	0	0 0		0	0	0 0 0	0	0	0	0	0 -
206Collective investments undertakings (CIU)207Equity208Securitisation209Other exposures210Standardised Total		0 0	0 0	0	0 0	0 -	0	0	0 0	0 Public guarantees -	0 Adverse Scenario	0	0 0	- -	0	0	0 0	0	0	0	0	0 -
Row Num 211 Central banks	Stage 1 Stage 1 exposure which guaranteed amount	Stage 2 Stage 2 exposure guarant amou	rre, of Stage 3 ch exposure nteed	/2021 Stage 3 exposure, of which guaranteed amount Stage 1 exposure	Stock of Stock provisions for provisions Stage 2 Stag exposure expos	ons for Stage 3	- Stage 1 expo exposure guar	age 1 osure, of vhich exposur ranteed mount	Stage 2	31/12/	2022 Stage 3 exposure, of which guaranteed	ck of Stock of ions for provisions ige 1 Stage 2 osure exposure	for provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 Stage 1 exposure guarant amou	ed Stage 2	Stage 2 exposure, of which guaranteed amount	31/12/ Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	provisions for prov Stage 2 S	tock of visions for Stage 3 xposure
212Central governments213Regional governments or local authorities214Public sector entities215Multilateral Development Banks216International Organisations217Institutions218Corporates219of which: SME		0 0	0 0	0		0 -		0	0 0	0	0	0	0 0		0	0	0 0	0	0	0	0	0 -
220 221N.A.Retail of which: SME222 223Secured by mortgages on immovable property of which: non-SME224 225Items associated with particularly high risk Covered bonds				0		0 -		0	0 0	0	0	0	0 0		0	0	0 0 0	0	0	0	0	0 -
226Claims on institutions and corporates with a ST credit assessment227Collective investments undertakings (CIU)228Equity229Securitisation230Other exposures231Standardised Total	0		0 0	0	D 0	0 -		0	0 0	0	0	0	0 0		0	0	0 0	0	0	0	0	0 -

2021 EU-wide Stress Test: Securitisations



			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	0						
2		SEC-SA	0						
3	Exposure values	SEC-ERBA	350						
4		SEC-IAA	0						
5		Total	350						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8	REA	SEC-ERBA	129	141	133	147	153	199	290
9	REA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	129	141	133	147	153	199	290
12	Impairments	Total banking book others than assessed at fair value		6	0	-6	6	0	-6



2021 EU-wide Stress Test: Risk exposure amounts Danske Bank

		U					
		1	2	3	4	5	
		Actual		Baseline scenario	D	A	40
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	
1	Risk exposure amount for credit risk	87,276	87,287	87,280	87,294	93,982	
2	Risk exposure amount for securitisations and re-securitisations	129	141	133	147	153	
3	Risk exposure amount other credit risk	87,147	87,147	87,147	87,147	93,830	
4	Risk exposure amount for market risk	5,974	5,974	5,974	5,974	6,280	
5	Risk exposure amount for operational risk	9,774	9,774	9,774	9,774	9,774	
6	Other risk exposure amounts	2,382	2,168	2,127	2,098	1,854	
7	Total risk exposure amount	105,406	105,203	105,155	105,139	111,890	
8	Total Risk exposure amount (transitional)	105,436	105,203	105,155	105,139	111,890	
9	Total Risk exposure amount (fully loaded)	105,406	105,203	105,155	105,139	111,890	

6	7
lverse scenario	D
31/12/2022	31/12/2023
100,871	102,178
199	290
100,673	101,888
6,397	6,409
9,774	9,774
1,718	1,463
118,759	119,824
118,759	119,824
118,759	119,824



2021 EU-wide Stress Test: Capital

					2	3	4	5	6	/	8
N				IFRS 9 first implementation	Actual	Ba	aseline Scenario		A	Adverse Scenario	
owN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A	OWN FUNDS		24,212	24,374	24,747	24,711		19,639	18,70
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		19,320	19,483	19,856	19,819		14,748	13,81
3		A.1.1 A.1.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments) Of which: CET1 instruments subscribed by Government		1,149	1,149	1,149	1,149	1,149	1,149	1,14
5		A.1.2	Retained earnings		20,161	20,361	21,126	21,966	17,553	17,132	16,90
6		A.1.3	Accumulated other comprehensive income		0	0	0	0	-160	-160	-16
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	-159	-159	-1!
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	
9		A.1.3.3	Other OCI contributions		0	0	0	0	0	0	
10		A.1.4	Other Reserves		0	0	0	0	0	0	
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	
13		A.1.7	Adjustments to CET1 due to prudential filters		-113	-113	-113	-113	-247	-247	-2
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-93	-93	-93	-93	-227	-227	-2
15		A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	
16		A.1.7.3	Other adjustments		-20	-20	-20	-20	-20	-20	-
17		A.1.8	(-) Intangible assets (including Goodwill)		-692	-692	-692	-692	-692	-692	-6'
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-23	-23	-23	-23	-583	-865	-1,0
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as regards minimum loss coverage for non-performing exposures ("NPL calendar")		0	-4	-119	-720	-4	-112	-6
21		A.1.12	(-) Defined benefit pension fund assets		-296	-296	-296	-296	-296	-296	-2
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	
25											
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	
30 31	OWN FUNDS	A.1.20 A.1.21	(-) Additional deductions of CET1 Capital due to Article 3 CRR CET1 capital elements or deductions - other		-1,209	-1,183	-1,361	-1,536	-1,699	-1,593	-1,5
31		A.1.21	Amount subject to IFRS 9 transitional arrangements		-1,209 -411	-1,105	-1,301 -398	-398	-490	-1,393	-1,3
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at	296	296	296	296	296	296	296	2
34		A.1.22.2	31/12/17 ("static part") Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at		0	0	0	0	0	0	
35		A.1.22.3	between 01/01/2018 and 31/12/2019 ("old dynamic part") Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		68	68	68	68	68	68	
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		243	243	243	243	375	714	
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		60	73	73	73	113	214	
38		A.1.23	Transitional adjustments		343	284	185	85	376	432	3
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		343	284	185	85	376	432	3
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		343	284	185	85	376	432	
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	
46		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	
48		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		2,323	2,323	2,323	2,323	2,323	2,323	2,3
49		A.2.1	Additional Tier 1 Capital instruments		2,323	2,323	2,323	2,323	2,323	2,323	2,3
50 51		A.2.2 A.2.3	(-) Excess deduction from T2 items over T2 capital Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		21,643	21,806	22,179	22,142	17,720	17,071	16,1
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		2,569	2,569	2,569	2,569	2,569	2,569	2,5
56		A.4.1	Tier 2 Capital instruments		2,569	2,569	2,569	2,569	2,569	2,569	2,
								_			_
57		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	
TO		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	
58 59		A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		_		_	-	ام ا	ام ا	



2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual	Ba	seline Scenario		Ad	dverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		105,406	105,203	105,155	105,139	111,890	118,759	119,824
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		30	0	0	0	0	0	0
64		C.1	Common Equity Tier 1 Capital ratio		18.32%	18.52%	18.88%	18.85%	13.76%	12.42%	11.53%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		20.53%	20.73%	21.09%	21.06%	15.84%	14.37%	13.47%
66		C.3	Total Capital ratio		22.96%	23.17%	23.53%	23.50%	18.13%	16.54%	15.61%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		18,977	19,199	19,671	19,734	15,020	14,316	13,506
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		21,300	21,522	21,994	22,057	17,343	16,639	15,829
69		D.3	TOTAL CAPITAL (fully loaded)		23,869	24,090	24,563	24,626	19,912	19,207	18,398
70		E.1	Common Equity Tier 1 Capital ratio		18.00%	18.25%	18.71%	18.77%	13.42%	12.05%	11.27%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		20.21%	20.46%	20.92%	20.98%	15.50%	14.01%	13.21%
72		E.3	Total Capital ratio		22.64%	22.90%	23.36%	23.42%	17.80%	16.17%	15.35%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	4,892	4,892	4,892	4,892	4,892	4,892
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		486,102	486,102	486,102	486,102	486,102	486,102	486,102
77		H.2	Total leverage ratio exposures (fully loaded)		485,760	485,760	485,760	485,760	485,760	485,760	485,760
78		Н.3	Leverage ratio (transitional)		4.45%	4.49%	4.56%	4.56%	3.65%	3.51%	3.32%
79		H.4	Leverage ratio (fully loaded)		4.38%	4.43%	4.53%	4.54%	3.57%	3.43%	3.26%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.12%	0.12%	0.12%	0.12%	0.00%	0.00%	0.00%
82	Transitional combined	P.3	O-SII buffer		3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
83	buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		5.62%	5.62%	5.62%	5.62%	5.50%	5.50%	5.50%
87		R.1	Pillar 2 capital requirement		4.57%	4.57%	4.57%	4.57%	4.57%	4.57%	4.57%
88		R.1.1	Of which: CET1		3.12%	3.12%	3.12%	3.12%	3.12%	3.12%	3.12%
89	Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		12.57%	12.57%	12.57%	12.57%	12.57%	12.57%	12.57%
90		R.2.1	Of which: CET1		7.62%	7.62%	7.62%	7.62%	7.62%	7.62%	7.62%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		18.19%	18.19%	18.19%	18.19%	18.07%	18.07%	18.07%
92		R.3.1	Of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		13.24%	13.24%	13.24%	13.24%	13.12%	13.12%	13.12%



2021 EU-wide Stress Test: P&L

RowN	(mln EUR)
um 1	Net interest income
2	Interest income
3	Interest expense
4	Dividend income
5	Net fee and commission income
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities
	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss
8	Other operating income not listed above, net
9	Total operating income, net
10	Impairment (-) or reversal of impairment (+) on financial assets not measured at fair value through profit or loss
11	Other income and expenses not listed above, net
12	Profit or (-) loss before tax from continuing operations
13	Tax expenses or (-) income related to profit or loss from continuing operations
14	Profit or (-) loss after tax from discontinued operations
15	Profit or (-) loss for the year
16	Amount of dividends paid and minority interests after MDA-related adjustments
17	Attributable to owners of the parent net of estimated dividends
18	Memo row: Impact of one-off adjustments
19	Total post-tax MDA-related adjustment

1	2	3	4	5	6	7
Actual		Baseline scenario			Adverse scenario	
31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
3,317	3,406	3,542	3,541	3,152	3,219	3,201
6,129	7,373	7,295	7,562	7,434	7,281	7,072
-2,812	-3,967	-3,752	-4,021	-4,283	-4,062	-3,871
29	29	29	29	14	14	14
1,553	1,553	1,553	1,553	1,396	1,396	1,395
260	326	326	326	-395	189	189
				-22		
559	603	602	600	536	545	545
5,719	5,917	6,052	6,050	4,681	5,363	5,344
-818	-376	-327	-253	-2,874	-1,499	-1,332
-4,107	-4,058	-4,100	-4,096	-4,977	-4,567	-4,344
794	1,482	1,625	1,700	-3,169	-703	-332
-187	-534	-359	-358	561	282	170
0		4.047	1 - 1 -			140
606	948	1,267	1,342	-2,608	-421	-162
232	748	502	501	0	0	0
375	200	765	840	-2,608	-421	-162
	46	46	46	46	46	46
	0	0	0	0	152	152



2021 EU-wide Stress Test

Major capital measures and realised losses

	(mln EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

Row um	Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	750

RowN um	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0