



2017 EU-wide Transparency Exercise

Bank Name	Danske Bank
LEI Code	MAES062Z21O4RZ2U7M96
Country Code	DK

2017 EU-wide Transparency Exercise

Capital

Danske Bank

		(mín EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	23,948	22,137	C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR	
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	17,849	16,959	C 01.00 (r020,d10)	Article 50 of CRR	
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,175	445	C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR	
	A.1.2	Retained earnings	18,015	18,065	C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR	
	A.1.3	Accumulated other comprehensive income	0	0	C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR	
	A.1.4	Other Reserves	0	0	C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR	
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR	
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,d10)	Article 84 of CRR	
	A.1.7	Adjustments to CET1 due to prudential filters	-209	-152	C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR	
	A.1.8	(-) Intangible assets (including Goodwill)	-859	-883	C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 34(1) point (b) and 37 point (a) of CRR	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-53	-40	C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR	
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR	
	A.1.11	(-) Defined benefit pension fund assets	-186	-166	C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR	
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,d10)	Article 36(1) point (j) of CRR	
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-25	-56	C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.	
	A.1.14.1	Of which: from securitisation positions (-)	-25	-56	C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR	
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR	
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR	
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR	
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,d10)	Article 48 of CRR	
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,d10)	Article 3 CRR	
	A.1.20	CET1 capital elements or deductions - other	-140	-359	C 01.00 (r529,d10)	-	
	A.1.21	Transitional adjustments	130	105	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR	
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,d10)	Articles 479 and 480 of CRR	
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	130	105	C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR	
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,149	2,557	C 01.00 (r530,d10)	Article 61 of CRR		
A.2.1	Additional Tier 1 Capital instruments	1,884	2,526	C 01.00 (r540,d10) + C 01.00 (r670,d10)			
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,d10)			
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)			
A.2.4	Additional Tier 1 transitional adjustments	1,266	31	C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)			
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	20,998	19,516	C 01.00 (r015,d10)	Article 25 of CRR		
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,950	2,621	C 01.00 (r750,d10)	Article 71 of CRR		
A.4.1	Tier 2 Capital instruments	2,271	2,324	C 01.00 (r760,d10) + C 01.00 (r890,d10)			
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)			
A.4.3	Tier 2 transitional adjustments	679	297	C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)			
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	109,659	104,708	C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR	
B.1	Of which: Transitional adjustments included	0	0	C 05.01 (r010,d40)			
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.28%	16.20%	CA1 (1)	-	
C.2	TIER 1 CAPITAL RATIO (transitional period)	19.15%	18.64%	CA1 (3)	-		
C.3	TOTAL CAPITAL RATIO (transitional period)	21.84%	21.14%	CA3 (5)	-		
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	17,718	16,854	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0))]	-	
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.16%	16.10%	[B.1]/[B-B.1]	-	

⁽¹⁾ Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"



2017 EU-wide Transparency Exercise

Leverage ratio

Danske Bank

(mln EUR, %)		As of 31/12/2016	As of 30/06/2017	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	20,998	19,516	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	19,602	19,380	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	454,736	474,601	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	454,693	474,532	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.6%	4.1%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.3%	4.1%	C 47.00 (r330,c010)	



2017 EU-wide Transparency Exercise

Risk exposure amounts

Danske Bank

(mln EUR)	As of 31/12/2016	as of 30/06/2017
Risk exposure amounts for credit risk	91,537	88,154
Risk exposure amount for securitisation and re-securitisations in the banking book	326	100
Risk exposure amount for contributions to the default fund of a CCP	119	112
Risk exposure amount Other credit risk	91,093	87,943
Risk exposure amount for position, foreign exchange and commodities (Market risk)	7,061	5,520
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	820	796
Risk exposure amount for operational risk	10,232	10,229
Other risk exposure amounts	9	8
Total Risk Exposure Amount	109,659	104,708

⁽¹⁾ May include hedges, which are not securitisation positions, as per Article 338.3 of CRR

2017 EU-wide Transparency Exercise

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Danske Bank

(mln EUR)	As of 31/12/2016	As of 30/06/2017
Interest income	7,090	3,393
Of which debt securities income	539	139
Of which loans and advances income	5,529	2,694
Interest expenses	3,371	1,705
(Of which deposits expenses)	796	922
(Of which debt securities issued expenses)	2,277	567
(Expenses on share capital repayable on demand)	0	0
Dividend income	61	30
Net Fee and commission income	1,529	819
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	-24	-16
Gains or (-) losses on financial assets and liabilities held for trading, net	322	440
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	0	1
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	536	259
TOTAL OPERATING INCOME, NET	6,142	3,220
(Administrative expenses)	2,805	1,420
(Depreciation)	400	225
(Provisions or (-) reversal of provisions)	-16	18
(Commitments and guarantees given)	-16	18
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	0	0
Of which restructuring ¹	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-30	-98
(Loans and receivables)	-30	-98
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	325	112
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,310	1,768
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,634	1,392
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,634	1,392
Of which attributable to owners of the parent	2,634	1,392

⁽¹⁾ Information available only as of end of the year

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Danske Bank

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mth EUR, %)									
Consolidated data	Central governments or central banks	62,309	52,269	6		74,603	66,185	10	
	Regional governments or local authorities	8,697	10,555	136		8,358	10,317	130	
	Public sector entities	337	188	16		56	55	0	
	Multilateral Development Banks	268	250	0		374	350	0	
	International Organisations	186	186	0		239	239	0	
	Institutions	2,236	1,860	328		1,682	1,675	86	
	Corporates	8,245	5,377	5,313		9,248	5,559	5,442	
	of which: SME	1,273	904	840		1,029	649	604	
	Retail	5,422	2,930	2,047		3,023	1,859	1,248	
	of which: SME	1,460	1,055	626		1,340	966	578	
	Secured by mortgages on immovable property	16,320	15,971	5,537		6,248	5,964	2,110	
	of which: SME	767	620	179		776	646	197	
	Exposures in default	1,086	735	785	302	572	356	398	192
	Items associated with particularly high risk	366	314	472		248	219	329	
	Covered bonds	30,681	30,681	3,087		30,512	30,512	3,058	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	2,395	2,386	2,406		2,027	2,018	2,030		
Securitisation	0	0	0		0	0	0		
Other exposures	218	218	209		174	174	165		
Standardised Total	138,766	123,919	20,342	432	137,364	125,483	15,007	281	

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

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
DENMARK	Central governments or central banks	7,480	7,800	0		8,583	8,826	0	
	Regional governments or local authorities	4,944	7,086	0		3,654	5,925	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	908	908	18		1,374	1,375	25	
	Corporates	297	177	177		1,100	311	236	
	of which: SME	0	0	0		0	0	0	
	Retail	57	31	22		87	47	31	
	of which: SME	19	9	5		49	24	14	
	Secured by mortgages on immovable property	105	105	21		111	110	22	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	3	4	0	4	2	3	2
	Items associated with particularly high risk	43	43	64		35	35	53	
	Covered bonds	28,979	28,979	2,905		29,036	29,036	2,911	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	2,262	2,253	2,265		1,902	1,893	1,900		
Securitisation	0	0	0		0	0	0		
Other exposures	12	12	12		7	7	7		
Standardised Total²	12	12	12	62	7	7	7	75	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
SWEDEN	Central governments or central banks	13,643	10,784	0		11,654	10,257	0	
	Regional governments or local authorities	1,930	1,723	0		2,687	2,483	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	10	4	1		3	1	0	
	Corporates	209	49	49		203	48	48	
	of which: SME	0	0	0		0	0	0	
	Retail	11	3	2		12	3	2	
	of which: SME	5	1	1		7	1	1	
	Secured by mortgages on immovable property	20	20	7		22	22	8	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	746	746	75		546	546	55	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	9	9	9		8	8	8		
Securitisation	0	0	0		0	0	0		
Other exposures	7	7	7		8	8	8		
Standardised Total²	7	7	7	0	8	8	8	0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mth EUR, %)									
NORWAY	Central governments or central banks	2,209	763	0		2,378	985	0	
	Regional governments or local authorities	370	283	57		359	259	52	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	61	32	32		55	38	38	
	of which: SME	0	0	0		0	0	0	
	Retail	6	4	3		3	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	16	16	6		13	13	5	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	1	1	1	0
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	276	276	40		277	277	28	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	57	57	57		57	56	56		
Securitisation	0	0	0		0	0	0		
Other exposures	2	2	2		1	1	1		
Standardised Total²	2	2	2	0	1	1	1	0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

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Credit Risk - Standardised Approach

Danske Bank

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
FINLAND	Central governments or central banks	6,309	5,746	0		5,856	6,526	0	
	Regional governments or local authorities	1,010	1,029	0		1,206	1,214	0	
	Public sector entities	273	123	16		1	0	0	
	Multilateral Development Banks	39	39	0		48	48	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	109	60	13		0	0	0	
	Corporates	1,448	969	963		1,521	960	955	
	of which: SME	112	80	74		118	81	75	
	Retail	3,390	1,847	1,294		983	832	540	
	of which: SME	788	598	343		995	476	273	
	Secured by mortgages on immovable property	11,237	11,169	3,874		1,029	1,003	381	
	of which: SME	449	423	113		447	427	121	
	Exposures in default	526	414	439	79	67	35	50	18
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	181	181	18		180	180	18	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	13	13	20		8	8	12		
Securitisation									
Other exposures	92	92	86		12	12	12		
Standardised Total²				81				19	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GERMANY	Central governments or central banks	17,126	16,646	0		28,389	27,889	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	65	65	0		55	55	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	51	40	1		1	0	0	
	Corporates	1	0	0		12	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	4	1	1		1	0	0	
	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	26	26	3		33	33	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	5,657	4,390	0		6,777	5,291	0	
	Regional governments or local authorities	196	196	39		191	191	38	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	16	9	0		15	8	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	347	166	44		105	105	21	
	Corporates	3,705	2,413	2,390		3,892	2,480	2,463	
	of which: SME	473	275	251		581	304	286	
	Retail	1,318	661	452		1,341	659	451	
	of which: SME	509	347	217		513	357	224	
	Secured by mortgages on immovable property	2,737	2,467	861		2,843	2,595	906	
	of which: SME	298	179	60		291	184	62	
	Exposures in default	193	113	130	76	181	105	119	72
	Items associated with particularly high risk	318	268	402		208	180	270	
	Covered bonds	179	179	18		147	147	15	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	16	16	17		17	17	17		
Securitisation									
Other exposures	68	68	68		79	79	79		
Standardised Total²				140				110	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
SWITZERLAND	Central governments or central banks	24	24	0		19	19	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	7	7	0		60	60	0	
	Institutions	0	0	0		0	0	0	
	Corporates	41	10	10		40	10	10	
	of which: SME	0	0	0		0	0	0	
	Retail	19	3	2		24	3	2	
	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property	8	8	3		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	3	1	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	23	23	2		23	23	2	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	6	6	6		6	6	6		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Danske Bank

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
IRELAND	Central governments or central banks	588	588	0		692	692	0	
	Regional governments or local authorities	9	9	4		8	8	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	34	30	30		34	27	27	
	of which: SME	0	0	0		0	0	0	
	Retail	266	217	162		200	160	120	
	of which: SME	28	27	20		32	31	23	
	Secured by mortgages on immovable property	1,488	1,447	507		1,428	1,428	500	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	270	156	158	113	229	154	156	74
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				157				110	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
UNITED STATES	Central governments or central banks	0	0	0		655	655	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	23	23	0		46	46	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	46	25	16		1	1	1	
	Corporates	2	2	2		3	3	3	
	of which: SME	0	0	0		0	0	0	
	Retail	2	2	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	10	10	3		10	10	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	26	26	26		26	26	26		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				1				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2016				As of 30/06/2017			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m€ EUR, %)									
AUSTRIA	Central governments or central banks	3,964	1,094	0		3,380	1,014	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	15	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	31	31	3		31	31	3	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures	0	0	0		0	0	0		
Standardised Total²				0				0	

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

⁽²⁾ Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Danske Bank

		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	24,357	9	22,203	2,967	2	3	23,575	2	21,214	2,498	0	
	Corporates	170,638	2,326	138,284	49,596	1,626	1,877	171,512	2,261	138,386	47,479	1,590	
	Corporates - Of Which: Specialised Lending	761	0	622	156	0	2	103	3	31	2	1	
	Corporates - Of Which: SME	27,166	425	21,344	4,497	292	213	28,052	376	21,940	4,106	314	
	Retail	116,688	803	107,815	16,705	1,353	756	132,755	1,353	121,801	21,627	2,895	
	Retail - Secured on real estate property	95,075	437	93,785	13,848	1,212	201	105,193	762	103,713	17,351	2,125	
	Retail - Secured on real estate property - Of Which: SME	4,677	59	4,472	909	162	34	4,644	59	4,432	910	175	
	Retail - Secured on real estate property - Of Which: non-SME	90,398	378	89,313	12,939	1,049	168	100,549	703	99,282	16,442	1,950	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	21,613	366	14,031	142	554	27,562	591	18,088	4,276	770		
	Retail - Other Retail - Of Which: SME	2,196	59	1,627	469	38	62	2,296	78	1,691	541	112	
	Retail - Other Retail - Of Which: non-SME	19,416	307	12,404	2,388	104	493	25,266	513	16,397	3,735	658	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation	661	0	661	326	0	0	0	0	510	100	0	
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,775	0	1,587	297	0	2	3,013	0	2,945	220	0	
	Corporates	77,884	1,780	63,926	20,423	1,304	1,499	77,816	1,642	63,429	19,753	1,350	
	Corporates - Of Which: Specialised Lending	118	0	117	53	0	2	69	3	70	2	1	
	Corporates - Of Which: SME	20,040	325	14,930	2,456	265	157	20,540	313	15,181	2,117	291	
	Retail	83,458	659	78,606	11,778	1,029	682	84,030	659	78,682	13,383	1,088	
	Retail - Secured on real estate property	70,890	359	70,061	9,985	949	180	71,208	356	70,224	11,667	1,019	
	Retail - Secured on real estate property - Of Which: SME	4,342	56	4,152	827	154	31	4,238	48	4,049	801	137	
	Retail - Secured on real estate property - Of Which: non-SME	66,549	303	65,909	9,158	796	149	66,970	318	66,175	10,866	882	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	12,567	300	8,545	1,793	79	502	12,822	294	8,459	1,717	69	
	Retail - Other Retail - Of Which: SME	1,235	40	873	244	12	46	1,156	34	816	214	7	
	Retail - Other Retail - Of Which: non-SME	11,332	260	7,672	1,549	68	456	11,665	260	7,643	1,503	62	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	2,218	0	2,005	214	0	0	2,628	0	2,252	250	0	
	Corporates	34,915	73	29,444	11,182	83	64	37,747	56	31,062	11,483	58	
	Corporates - Of Which: Specialised Lending	1	0	1	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	3,455	13	3,269	878	19	8	3,965	11	3,744	965	20	
	Retail	14,157	67	12,157	1,504	160	31	15,899	62	13,054	1,640	143	
	Retail - Secured on real estate property	10,081	37	10,045	1,007	112	7	10,777	34	10,742	1,099	99	
	Retail - Secured on real estate property - Of Which: SME	140	1	135	37	3	1	130	1	125	34	3	
	Retail - Secured on real estate property - Of Which: non-SME	9,940	36	9,911	970	109	6	10,647	33	10,617	1,064	96	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	4,076	29	2,112	497	49	24	5,123	28	2,312	542	44	
	Retail - Other Retail - Of Which: SME	727	12	597	177	21	11	693	12	569	168	16	
	Retail - Other Retail - Of Which: non-SME	3,349	17	1,515	320	28	13	4,430	16	1,743	374	28	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

		IRB Approach											
		As of 31/12/2016						As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(min EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted		
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	739	0	694	83	0	0	1,130	0	1,091	92	0	
	Corporates	21,912	118	17,209	7,304	142	108	21,248	262	16,856	6,657	79	
	Corporates - Of Which: Specialised Lending	638	0	500	97	0	0	29	0	29	7	0	
	Corporates - Of Which: SME	1,783	11	1,533	483	7	7	1,768	5	1,521	447	0	
	Retail	17,979	49	16,073	3,214	146	20	17,913	47	16,038	3,259	147	
	Retail - Secured on real estate property	13,289	29	12,876	2,686	133	6	13,314	30	12,893	2,756	137	
	Retail - Secured on real estate property - Of Which: SME	182	2	171	34	6	0	170	2	160	36	7	
	Retail - Secured on real estate property - Of Which: non-SME	13,107	27	12,704	2,652	128	6	13,144	28	12,733	2,720	130	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	4,690	20	3,197	528	13	13	4,599	17	3,144	503	10	
	Retail - Other Retail - Of Which: SME	226	6	154	97	6	5	213	4	142	43	4	
	Retail - Other Retail - Of Which: non-SME	4,464	14	3,043	481	7	8	4,386	13	3,002	461	6	
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Securitisation												
Other non credit-obligation assets													
IRB Total													

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Danske Bank

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
FINLAND	(m EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	188	0	175	31	0	292	0	261	50	0	0
	Corporates	14,576	212	11,016	4,902	0	83	13,234	214	9,991	4,382	0
	Corporates - Of Which: Specialised Lending	5	0	5	5	0	0	4	0	4	0	0
	Corporates - Of Which: SME	1,669	71	1,480	658	0	36	1,582	43	1,378	556	0
	Retail	4	0	3	1	0	13,800	555	13,033	3,110	1,492	83
	Retail - Secured on real estate property	2	0	2	0	0	9,075	321	9,055	1,643	847	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	0	0	95	8	87	35	27	0
	Retail - Qualifying Revolving	0	0	0	0	0	8,980	312	8,968	1,608	819	0
	Retail - Other Retail	2	0	1	1	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	4,725	235	3,978	1,467	645	83
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	220	27	156	114	85	15
	Equity	1	0	1	0	0	4,504	207	3,822	1,353	561	68
Securitisation	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
GERMANY	(m EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,487	0	2,284	259	0	3,864	0	3,686	289	0	0
	Corporates	2,302	11	1,322	477	11	10	2,220	10	1,294	439	14
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12	0	12	6	0	0	13	0	12	7	0
	Retail	86	5	76	21	1	5	90	5	77	23	1
	Retail - Secured on real estate property	61	1	61	17	1	62	1	59	19	1	1
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	59	1	58	16	1	1	59	1	57	18	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	25	4	16	4	0	4	26	4	18	5	0
	Retail - Other Retail - Of Which: SME	3	0	1	0	0	0	6	0	3	1	0
	Retail - Other Retail - Of Which: non-SME	22	4	15	3	0	4	22	4	15	3	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
UNITED KINGDOM	(m EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,233	0	3,100	474	0	2,752	0	2,620	500	0	0
	Corporates	5,332	3	4,371	1,314	11	0	5,034	0	4,198	810	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	103	0	24	3	0	0	97	0	22	3	0
	Retail	188	2	165	23	2	1	186	2	165	32	3
	Retail - Secured on real estate property	119	1	116	16	2	1	121	1	116	23	3
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	118	1	115	16	2	118	1	115	23	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	69	1	48	7	0	1	65	1	49	8	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	68	1	47	7	0	0	64	1	48	8	0
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

		IRB Approach										
		As of 31/12/2016					As of 30/06/2017					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
SWITZERLAND	(m EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	5,131	0	5,095	56	0	4,197	0	4,162	29	0	0
	Corporates	796	0	526	96	1	804	0	556	72	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	4	0	4	1	0	4	0	4	0	0	0
	Retail	93	3	82	16	1	2	87	3	79	19	3
	Retail - Secured on real estate property	73	2	69	14	1	2	68	3	67	16	3
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	73	2	69	14	1	2	68	3	67	16	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	20	1	12	3	1	1	19	1	12	3	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	20	1	12	3	1	1	19	1	12	3	1
	Equity	0	0	0	0	0	0	0	0	0	0	0
Securitisation												
Other non credit-obligation assets												
IRB Total												

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

2017 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Danske Bank

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)											
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	104	0	95	27	0	89	0	80	17	0	0	0
	Corporates	2,108	100	1,485	583	69	57	2,051	46	1,402	360	59	22
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5	4	4	1	1	3	3	2	3	3	2	2
	Retail	4	0	3	2	0	0	5	0	4	2	0	0
	Retail - Secured on real estate property	3	0	3	2	0	0	4	0	4	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	2	0	0	4	0	4	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)											
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	691	0	648	135	0	0	620	0	575	144	0	0
	Corporates	2,801	8	1,867	1,102	0	39	2,445	6	1,555	829	2	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	150	2	140	26	1	1	167	3	156	38	4	1
	Retail - Secured on real estate property	115	1	114	18	1	1	119	2	118	25	4	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	114	1	113	18	1	1	118	2	117	25	4	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	35	1	25	9	0	1	48	1	38	13	0	1
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	2	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	34	1	25	9	0	1	47	1	38	13	0	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

		IRB Approach											
		As of 31/12/2016					As of 30/06/2017						
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
		(m EUR, %)											
AUSTRIA	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	49	0	36	11	0	0	82	0	45	11	0	0
	Corporates	88	0	58	25	0	0	91	0	66	22	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	6	0	5	2	0	0	6	0	5	2	0	0
	Retail - Secured on real estate property	3	0	3	1	0	0	5	0	5	2	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	1	0	0	5	0	5	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3	0	2	1	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	3	0	2	1	0	0	1	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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

2017 EU-wide Transparency Exercise

Sovereign Exposure

Danske Bank

(mln EUR)

Country / Region	As of 31/12/2016																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	29,134.5	10,522.7	18,611.9	8,098.1	0.0	8,098.1	3,212.8	1,018.7	2,194.1	81.1	0.0	81.1	9,503.9	9,503.9	0.0	8,238.6	0.0	8,238.6
Austria	1,178.1	0.0	1,178.1															
Belgium	1,164.8	0.0	1,164.8															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	19.9	0.0	19.9															
Denmark	5,357.6	3,603.9	1,753.7															
Estonia	0.0	0.0	0.0															
Finland	2,818.8	593.5	2,225.3															
France	2,896.1	0.0	2,896.1															
Germany	1,666.0	137.8	1,528.2															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	729.9	125.1	604.8															
Italy	981.9	0.0	981.9															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	1,170.5	0.0	1,170.5															
Poland	0.0	0.0	0.0															
Portugal	11.1	0.0	11.1															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	1,648.4	0.0	1,648.4															
Sweden	5,229.8	4,688.4	541.4															
United Kingdom	2,101.8	922.8	1,179.0															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	917.1	383.0	534.1															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	3.8	0.0	3.8															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	1,160.9	0.0	1,160.9															
Other advanced economies non EEA	0.0	0.0	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	1.2	1.2	0.0															
Africa	0.0	0.0	0.0															
Others	67.0	67.0	0.0															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41 (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Sovereign Exposure

Danske Bank

(mln EUR)

Country / Region	As of 30/06/2017																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	29,302.3	8,362.7	20,939.6	10,297.5	0.0	10,297.5	3,037.8	1,025.9	2,011.9	119.1	0.0	119.1	7,336.8	7,336.8	0.0	8,448.4	0.0	8,448.4
Austria	1,124.0	0.0	1,124.0															
Belgium	1,086.5	0.0	1,086.5															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	19.0	0.0	19.0															
Denmark	5,633.7	3,539.5	2,094.2															
Estonia	0.0	0.0	0.0															
Finland	2,983.5	691.7	2,291.8															
France	3,216.6	0.0	3,216.6															
Germany	1,303.2	44.2	1,259.0															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	759.4	159.6	599.8															
Italy	698.3	0.0	698.3															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	1,145.5	0.0	1,145.5															
Poland	0.0	0.0	0.0															
Portugal	63.0	0.0	63.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	1,446.0	0.0	1,446.0															
Sweden	5,015.4	2,534.2	2,481.2															
United Kingdom	2,128.6	970.4	1,158.2															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	1,019.6	363.3	656.3															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	1,600.1	0.0	1,600.1															
Other advanced economies non EEA	0.3	0.3	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.5	0.5	0.0															
Africa	0.0	0.0	0.0															
Others	59.2	59.0	0.2															

Note:

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela.

Africa: Algeria, Egypt, Morocco, South Africa and Tunisia.

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

⁽²⁾ Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

⁽³⁾ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

⁽⁴⁾ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2017 EU-wide Transparency Exercise

Performing and non-performing exposures

Danske Bank

(min EUR, %)	As of 31/12/2016							As of 30/06/2017						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ³		Of which performing but past due >30 days and <=90 days	Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³		
		Of which: defaulted												
Debt securities (including at amortised cost and fair value)	44,798	0	0	0	0	0	0	45,086	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10,505	0	0	0	0	0	0	10,573	0	0	0	0	0	0
Credit institutions	33,251	0	0	0	0	0	0	33,452	0	0	0	0	0	0
Other financial corporations	969	0	0	0	0	0	0	1,002	0	0	0	0	0	0
Non-financial corporations	73	0	0	0	0	0	0	60	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	277,701	453	7,282	4,053	698	2,743	3,821	277,331	263	6,711	3,795	792	2,285	3,789
Central banks	8,924	0	0	0	0	0	0	9,427	0	0	0	0	0	0
General governments	10,525	1	2	1	0	2	0	8,365	0	2	0	0	2	0
Credit institutions	8,901	184	18	16	1	1	2	6,670	0	2	2	2	0	1
Other financial corporations	27,119	4	236	62	1	77	159	28,571	52	204	45	3	71	132
Non-financial corporations	92,335	41	3,150	1,804	40	1,234	1,214	93,887	94	2,858	1,731	110	933	1,290
of which: small and medium-sized enterprises at amortised cost	7,808	5	356	244	0	191	90	8,051	6	288	214	0	146	64
Households	129,898	224	3,875	2,171	656	1,429	2,446	130,412	116	3,645	2,017	676	1,280	2,365
DEBT INSTRUMENTS other than HFT	322,499	453	7,282	4,053	698	2,743	3,821	322,417	263	6,711	3,795	792	2,285	3,789
OFF-BALANCE SHEET EXPOSURES	89,500		163	124	86	0	0	92,200		233	215	114	0	0

⁽¹⁾ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

⁽²⁾ Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

⁽³⁾ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

2017 EU-wide Transparency Exercise

Forborne exposures

Danske Bank

	As of 31/12/2016					As of 30/06/2017				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(min EUR, %)										
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	5,002	3,197	1,316	1,316	2,979	4,960	2,932	1,163	1,095	3,125
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	3	2	1	1	0	3	2	1	1	0
Credit institutions	2	2	0	0	0	1	1	0	0	0
Other financial corporations	240	172	66	66	172	207	132	51	49	156
Non-financial corporations	2,843	1,630	673	673	1,617	2,709	1,411	578	525	1,603
of which: small and medium-sized enterprises at amortised cost	269	202	105	105	96	205	140	70	70	70
Households	1,915	1,391	575	575	1,190	2,039	1,386	533	519	1,366
DEBT INSTRUMENTS other than HFT	5,002	3,197	1,316	1,316	2,979	4,960	2,932	1,163	1,095	3,125
Loan commitments given	219	38	0	0	0	341	58	0	0	0

⁽¹⁾ For the definition of forborne exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 30