

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



Key Metrics

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	16,218	16,984	16,927	16,987	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,004	16,778	16,743	16,805	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	19,382	20,155	20,123	20,167	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	19,168	19,948	19,939	19,985	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	20,682	21,382	22,098	21,675	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,468	21,175	21,914	21,493	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	99,008	100,184	101,587	102,082	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	98,897	100,108	101,534	102,031	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.38%	16.95%	16.66%	16.64%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.18%	16.76%	16.49%	16.47%	(C 01.00 (r020,c010) - C 05.01 (r440,c010))/ (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.58%	20.12%	19.81%	19.76%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.38%	19.93%	19.64%	19.59%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.89%	21.34%	21.75%	21.23%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.70%	21.15%	21.58%	21.06%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	454,422	439,056	447,237	455,512	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.27%	4.59%	4.50%	4.43%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	19,382	20,155	20,123	20,167	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	19,168	19,948	19,939	19,985	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	454,422	439,056	447,237	455,512	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	454,208	438,849	447,053	455,330	C 47.00 (r290,c010)	CRR
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.3%	4.6%	4.5%	4.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.2%	4.6%	4.5%	4.4%	C 47.00 (r330,c010)	

2019 EU-wide Transparency Exercise Capital

Danske Bank A/S

			As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	20,682	21,382	22,098		C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional	16,218	16,984	16,927		C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	764	1,170	1,185		C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	17,553	17,767	17,911	18,247	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-149	-152	-137	-147	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-950	-973	-929	-930	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-41	-44	-34	-29	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-217	-170	-182	-217	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
							C 01.00 (r450,c010) + C 01.00 (r460,c010) +	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b),
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-30	-19	-19	-19	C 01.00 (r470,c010) + C 01.00 (r471,c010)+ C 01.00 (r472,c010)	244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-30	-19	-19	-19	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 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	0	0	C 01.00 (r480,c010)	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	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-926	-802	-1,053	-1,230	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	214	207	184	182	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	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	214	207	184	182	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,164	3,171	3,196	3,180	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,164	3,171	3,196	3,180	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	-
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	19,382	20,155	20,123	20,167	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,300	1,227	1,975	1,508	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,300	1,227	1,975	1,508	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	99,008	100,184	101,587		C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
THE VOLUMENTS	B.1	Of which: Transitional adjustments included	111	76	53		C 05.01 (r010;c040)	
CADITAL DATIOS (CA)	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.38%	16.95%	16.66%	16.64%	CA3 {1}	-
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.58%	20.12%	19.81%	19.76%	CA3 {3}	-
CETA Control	C.3	TOTAL CAPITAL RATIO (transitional period)	20.89%	21.34%	21.75%	21.23%		-
CET1 Capital Fully loaded CET1 PATIO (%)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	16,004	16,778	16,743	16,805	[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),0)]	-
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.18%	16.76%	16.49%	16.47%	[D.1]/[B-B.1]	-
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	214	207	184	182	C 05.01 (r440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	111	76	53	51	C 05.01 (r440,c040)	
		llated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a rec						

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure



Overview of Risk exposure amounts

		R\	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	79,819	78,788	80,453	80,108	C 02.00 (r040, c010) -[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)]-[C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460,
Of which the standardised approach	16,142	16,293	16,662	16,225	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	4,002	3,971	3,933	3,981	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	58,119	56,818	58,083	57,999	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	4,056	4,219	4,030	4,425	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	642	628	709	622	C 02.00 (R640, c010)
Settlement risk	1	17	7	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	59	57	59	53	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	4,232	4,095	3,929	4,455	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	65	55	40	52	C 02.00 (R530, c010)
Of which IMA	4,167	4,040	3,889	4,404	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_010,C 24.00_0
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	10,199	10,494	10,496	10,499	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	10,199	10,494	10,496	10,499	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	1,888	1,903	1,920	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	99,008	100,184	101,587	102,082	



2019 EU-wide Transparency Exercise P&L Danske Bank A/S

	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(mln EUR)				
Interest income	5,157	6,829	1,799	3,391
Of which debt securities income	310	263	58	142
Of which loans and advances income	4,000	5,441	1,392	2,695
Interest expenses	2,653	3,508	1,029	1,859
(Of which deposits expenses)	726	898	291	497
(Of which debt securities issued expenses)	1,608	2,135	562	1,153
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	10	13	34	58
Net Fee and commission income	1,169	1,569	364	721
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	390	519	144	221
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-33	-43	-14	-36
Gains or (-) losses from hedge accounting, net	-1	0	0	0
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	393	523	137	287
TOTAL OPERATING INCOME, NET	4,432	5,902	1,433	2,783
(Administrative expenses)	2,295	3,033	703	1,455
(Depreciation)	401	562	176	371
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	20	-15	-12	9
(Commitments and guarantees given)	20	-15	-12	9
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹		0		
Of which restructuring ¹		0		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-90	-63	76	65
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-90	-63	76	65
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	141	167	37	268
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,947	2,552	525	1,150
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,512	1,967	400	941
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,512	1,967	400	941
Of which attributable to owners of the parent	1,512	1,967	400	941
or which attributable to owners of the parent	1,312	1,907	400	1

⁽¹⁾ Information available only as of end of the year (2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(mln EUR)	A	s of 30/09/201	8			As of 31/	12/2018			As of 31/0	03/2019			As of 30/	06/2019		
		Fai	r value hierarc	chy		Fai	ir value hierarc	hy		Faiı	r value hierarc	hy		Fa	ir value hierarcl	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	27,700				11,600				17,576				19,156				IAS 1.54 (i)
Financial assets held for trading	57,735	25,317	31,918	500	54,732	21,469	32,870	393	62,162	25,835	36,113	214	71,166	29,469	41,560	137	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	157,590	3,154	110,743	43,693	156,073	1,044	111,957	43,072	156,348	4,210	108,326	43,812	154,660	3,257	151,247	156	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	9,153	7,167	1,986	0	9,970	7,890	2,080	0	11,502	9,206	2,296	0	13,142	11,623	1,519	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	161,627				169,092				164,359				165,488				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	866	0	866	0	1,066	0	1,066	0	1,338	0	1,338	0	1,536	0	1,536	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	14,581				13,718				15,244				15,765				
TOTAL ASSETS	429,252				416,250				428,529				440,912				IAS 1.9(a), IG 6

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

(mlr	ıln EUR)		ı	As of 30/09/201	. 8					As of 31/	/12/2018					As of 31/	03/2019					As of 30	/06/2019			
		Gross carry	ing amount		Accu	mulated impairm	nent	Gros	s carrying amou	int	Accu	ımulated impair	ment	Gro	ss carrying amo	ount	Accun	nulated impai	rment	Gros	ss carrying am	ount	Accu	nulated impai	rment	
Breakdown of financial assets by instrument and by counterparty sector ¹	ts	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since initial recognition	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not creditimpaired	Stage 3 Credit- impaired assets	References
Financial assets at fair	Debt securities	9,153	C	0	0	0	0	9,970	0	0	(0	0	11,502	. 0		0	C	C	13,142	. 0) (0	0	Annex V.Part 1.31, 44(b)
value through other comprehensive income	Loans and advances	0	C	0	0	0	0	0	0	0	(0	0	0	0		0	C	C	0	0) (0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	20,017	C	0	0	0	0	19,209	0	0	O	0	0	17,314	0		0	C	O	16,401	0) (0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	127,688	11,203	4,862	-59	-519	-1,565	136,662	10,737	4,617	-60	-503	-1,571	132,015	13,526	3,63	-57	-536	-1,537	135,808	11,701	3,600	5 -58	-525	-1,445	Annex V.Part 1.32, 44(a)

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

Market RiskDanske Bank A/S

									Dariske Dai	/ . / .											
	SA					I	М									IM					
			VaR <i>(Memorand</i>	lum item)	STRESSED VaR (A	lemorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE		ICE RISKS CA ARGE FOR C			VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	DEFAU MIGRAT	MENTAL JLT AND TON RISK L CHARGE		E RISKS CAPITAL RGE FOR CTP	
(mln EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	FACTOR (mc) x AVERAGE OF	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	MEASIDE	FLOOR	LAST AVERAGE MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/12	2/2018				
Traded Debt Instruments	2	1	128	38	320	92							115	30	296	80					
Of which: General risk	1	1	82	27	202	59							75	19	192	48					
Of which: Specific risk Equities	1	1	46	11 10	118	33 13							40	11	103	32					
Of which: General risk	5	5	9	6	10	8							7	1	13	2					
Of which: Specific risk	5	5	7	4	11	5							6	1	10	2					
Foreign exchange risk	13	11	5	1	5	1							5	2	5	2					
Commodities risk	4	1	0	0	0	0							0	0	0	0					
Total	28	23	69	23	233	69	32	30	0	0	0	4,167	69	17	221	57	33	25	0	0 0	4,040
	As of 31/03/2019	As of 30/06/2019				As of 31/	03/2019									As of 30/06	5/2019				
Traded Debt Instruments	0	1	112	29	362	108							100	30	407	114					
Of which: General risk	0	1	67	17	129	36							57	18	151	37					
Of which: Specific risk	0	0	46	12	233	72							43	12	257	77					
Equities	9	10	9	2	12	3							14	3	18	6					
Of which: General risk	4	5	6	1	12	3							9 -	2	18	6					
Of which: Specific risk	4	5	2	1	0	0							5	0	0	0					
Foreign exchange risk Commodities risk	1 11	4	5	2	6	1 4							5	2	26 n	4 0					
Total	21	22	60	15	212	73	39	34	0	0	0	3,889	52	16	255	66	45	40	0	0 0	4,404

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

Credit Risk - Standardised Approach

Danske Bank A/S

					Standardise	ed Approach			
			As of 30/	09/2018			As of 3	1/12/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	61,484	52,796	6		50,340	46,618	13	
	Regional governments or local authorities	7,374	9,908	72		7,960	10,266	110	
	Public sector entities	63	71	14		58	56	11	
	Multilateral Development Banks	373	365	0		413	405	0	
	International Organisations	146	146	0		148	148	0	
	Institutions	2,301	2,293	166		2,405	2,376	189	
	Corporates	8,205	5,334	4,917		7,848	5,103	4,676	
	of which: SME	3,021	2,252	2,025		2,835	2,141	1,926	
	Retail	3,064	1,784	1,192		2,804	1,623	1,077	
Consolidated data	of which: SME	1,514	987	594		1,329	811	468	
Consolidated data	Secured by mortgages on immovable property	5,277	5,034	1,808		5,324	5,077	1,814	
	of which: SME	1,702	1,583	580		1,690	1,563	569	
	Exposures in default	256	166	194	82	241	158	182	78
	Items associated with particularly high risk	286	194	291		239	163	244	
	Covered bonds	25,646	25,646	2,602		25,211	25,211	2,558	
	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	1,715	1,696			1,864	1,856	1,864	
	Other exposures	3,339	3,339	3,337		3,760	3,760	3,753	
	Standardised Total ²	119,528	108,771	16,301	171	108,617	7 102,82	16,493	149

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Standardise	d Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	9,692	10,846	0		19,524	20,630	0	
1	Regional governments or local authorities	3,460	6,304	0		3,505	6,130	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	1,624	1,624	32		2,132	2,132	45	
	Corporates	965	481	292		1,117	540	329	
	of which: SME	4	3	3		5	4	4	
	Retail	46	22	16		52	23	17	
DENIMADIA	of which: SME	12	2	1		10	2	1	
DENMARK	Secured by mortgages on immovable property	58	57	20		56	55	19	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	5	6	0	4	4	4	0
	Items associated with particularly high risk	33	33	49		21	21	31	
	Covered bonds	23,179	23,179	2,353		22,670	22,670	2,302	
	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	1,617	1,598	1,601		1,761	1,754	1,762	
	Other exposures	3,191	3,191	3,191		3,594	3,594	3,594	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	/12/2018	
		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 an provisions ²
	(mln EUR, %)								
	Central governments or central banks	9,322	7,793	0		9,768	8,172	0	
	Regional governments or local authorities	1,909	1,621	0		2,184	1,896	0	
	Public sector entities	0	23	5		0	11	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	1	0		0	0	0	
	Corporates	41	17	1/		34	19	19	
	of which: SME	0	0	0		0	0	0	
	Retail	/	2	1		8	3	2	
SWEDEN	of which: SME	4	47	1		4	58	1	
	Secured by mortgages on immovable property of which: SME	28	28	10		58 28	28	19	
	Exposures in default	26	20	9	0	20	20	9	
	Items associated with particularly high risk	0	0		U	0	0	0	
	Covered bonds	1,622	1,622	162		1,659	1,659	166	
	Claims on institutions and corporates with a ST credit assessment	1,022	1,022 N	n		1,039	1,059	100	
	Collective investments undertakings (CIU)	0	0			0	0	0	
	Equity	o o	q			a l	Q	٩	
	Other exposures	n l	0			n l	0	n	
	Standardised Total ²	- V			0				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

					Standardise	d Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		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 a provisions ²
	(mln EUR, %)								
	Central governments or central banks	777	160	0		1,164	412	0	
	Regional governments or local authorities	190	159	32		254	173	35	
	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	12	9	9		15	12	12	
	of which: SME	0	0	0		0	0	0	
	Retail	5	2	1		8	3	2	
NODWAY	of which: SME	2	0	0		2	0	0	
NORWAY	Secured by mortgages on immovable property	21	21	7		20	20	7	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	
	Items associated with particularly high risk	0	0	1		0	0	1	
	Covered bonds	271	271	27		306	306	31	
	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	53	53	53		53	53	53	
	Other exposures	8	8	14		5	5	5	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Danske Bank A/S

					Standardise	ed Approach				
			As of 30	/09/2018		As of 31/12/2018				
		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 an provisions ²	
	(mln EUR, %)									
	Central governments or central banks	5,378	6,063	0		1,545	2,234	0		
	Regional governments or local authorities	1,499	1,515	0		1,528	1,580	0		
	Public sector entities	63	47	9		58	44	9		
	Multilateral Development Banks	85	84	0		90	90	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	9	8	1		14	14	2		
	Corporates	1,483	915	871		1,149	703	662		
	of which: SME	605	393	349		576	382	342		
	Retail	1,088	914	594		1,088	931	605		
FINLAND	of which: SME	650	510	292		652	522	298		
	Secured by mortgages on immovable property	1,192	1,145	448		1,280	1,230	467		
	of which: SME	1,130	1,095	415		1,228	1,190	444		
	Exposures in default	47	31	43	13	44	30	41	1	
	Items associated with particularly high risk	2	1	1		8	8	12		
	Covered bonds	125	125	13		131	131	13		
	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	8	8	12		0	0	0		
	Other exposures	10	10	10		24	24	24	-	
	Standardised Total ²	(1) Original exposure unlike Expo			30				2	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30	/09/2018			As of 31/	/12/2018				
		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			
	(mln EUR, %)											
	Central governments or central banks	5,173	3,691	0		5,092	3,606	0				
	Regional governments or local authorities	0	0	0		186	186	37				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	14	8	0		14	7	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	72	72	14		32	32	6				
	Corporates	3,861	2,608	2,434		3,838	2,665	2,501				
	of which: SME	2,202	1,661	1,488		2,058	1,575	1,411				
	Retail	1,580 733	694	476		1,337	523	353				
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property	3,280	385 3,092	244 1,076		581 3,251	222 3,063	127 1,066				
	of which: SME	516	432	1,076		409	3,003	1,000				
	Exposures in default	121	76	85	43	116	75	84	40			
	Items associated with particularly high risk	247	158	236	75	204	129	193	10			
	Covered bonds	217	217	22		214	214	21				
	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	15	15	15		4	4	4				
	Other exposures	68	68	68		79	79	79				
	Standardised Total ²				95				86			

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

As of 30/09/2018 Original Exposure 1 Exposure Value Risk exposure amount Value adjustments and provisions Original Exposure Exposure Value	f 31/12/2018	
Value adjustments and		
	1 Diek erweene en en en	
provisions	Risk exposure amount	Value adjustments and provisions ²
(min EUR, %)		
	625 0	
Regional governments or local authorities 67 67 68	68 0	
Public sector entities 0 0 0 0	0	
Multilateral Development Banks 0 0 0 0	0	
International Organisations 0 0 0 0	0	
Institutions 0 0 0	0	
Corporates 0 0 6	0	
of which: SME 0 0	0	
Retail 3 0 0 0	0	
GERMANY of which: SME 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	
Secured by mortgages on miniovable property	2 1	
of which: SME 0 0 0	0	0
Exposures in default 0 0 0 0 There are sinted with marticularly high risk	0	U
Items associated with particularly high risk000Covered bonds91919	01	
Covered bonds Claims on institutions and corporates with a ST credit assessment 0 0 0 0	0 0	
Collective investments undertakings (CIU) Output Out		
Equity		
Other exposures		
Standardised Total ²		0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		erparty excludes those for secu	uristisation exposures, additional	valuation adjustments (AVAS) al	nd other own funds reductions	related to the	
					Standardise	d Approach			
			As of 30/	09/2018			As of 31,	/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	1,323	1,323	0		1,336	1,336	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	40	39	0		3/	3/	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	1 2	1	0		0	0	1	
	of which: SME	2 0	0	2		1	0	1	
	Retail	٥	0	l o		1	0		
	of which: SME	0	0	0		0	0		
UNITED STATES	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	3	0	2	2	3	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	1	1	1		1	1	1	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

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



Credit Risk - Standardised Approach

Danske Bank A/S

					Standardise	d Approach			
			As of 30/	09/2018			As of 31	/12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	755	755	0		741	741	0	
	Regional governments or local authorities	7	7	3		6	6	3	
	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 of which: SME	36	21	21		62	26	26	
	Retail	36	33	25		29	27	20	
	of which: SME	31	31	23		25	25	18	
IRELAND	Secured by mortgages on immovable property	17	17	6		16	16	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	15	4	4	10	14	4	4	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				12				10

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31,	12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	180	180	0		11	11	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	10	0		0	0	0	
	Corporates	48	10	10		46	9	9	
	of which: SME Retail	15	0	0		12	0	0	
	of which: SME	13	0	2		12		2	
SWITZERLAND	Secured by mortgages on immovable property	5	4	1		4	4	1	
	of which: SME	1	n	0		1	n O	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	23	23	5		23	23	5	
	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	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed Approach			
			As of 30)/09/2018			As of 31	12/2018	
		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
	(mln EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	o o			0	0		
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0 n	0	0	
	Other exposures	0	٠ ١	0		0	0		
	Standardised Total ²				0				1

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Danske Bank A/S

					Standardise	ed Approach			
			As of 31/	03/2019			As of 30	/06/2019	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(mln EUR, %)								
	Central governments or central banks	49,776	47,225	14		60,805	55,026	32	
	Regional governments or local authorities	8,347	10,180	109		8,643	9,287	104	
	Public sector entities	56	57	11		55	60	12	
	Multilateral Development Banks	367	359	0		398	391	0	
	International Organisations	58	58	0		53	53	0	
	Institutions	1,615	1,593	151		1,589	1,587	48	
	Corporates	7,958	5,078	4,656		8,020	4,845	4,345	
	of which: SME	2,867	2,170	1,950		2,791	2,122	1,881	
	Retail	2,721	1,660	1,100		2,668	1,661	1,098	
	of which: SME	1,197	843	487		1,214	854	493	
Consolidated data	Secured by mortgages on immovable property	5,712	5,463	1,935		5,723	5,474	1,936	
	of which: SME	1,902	1,769	636		1,933	1,803	646	
	Exposures in default	237	153	177	79	236	150	174	72
	Items associated with particularly high risk	244	165	247		194	126	188	
	Covered bonds	24,616	24,616	2,496		24,919	24,919	2,496	
	Claims on institutions and corporates with a ST credit assessment	0	. 0	. 0		0	0	0	
	Collective investments undertakings (CIU)	o	0	O		0	0	0	
	Equity	1,608	1,600	1,605		1,682	1,676	1,680	
	Other exposures	4,347	4,347	4,333		4,354	4,354	4,341	
	Standardised Total ²	107,662	102,553	•		119,339	i '	· ·	147

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

(2) Standardised Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

					Chandandia	ad Augus ask			
					Standardise	ed Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	14,234	17,041	0		19,340	23,971	0	
	Regional governments or local authorities	3,968	6,152	0		4,061	5,098	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	1 272	0		0	0	0	
	Institutions	1,373	1,373	30 320		1,515	1,515	33 359	
	Corporates of which: SME	1,068	521	320		1,499	614	359	
	Retail	43	22	16		53	22	16	
	of which: SME	7	1	1		7	22	1	
DENMARK	Secured by mortgages on immovable property	61	59	21		55	54	19	
	of which: SME	2	2	1		0	0	0	
	Exposures in default	3	3	4	0	3	3	4	0
	Items associated with particularly high risk	19	19	29		19	19	29	
	Covered bonds	22,022	22,022	2,237		21,530	21,530	2,153	
	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	1,517	1,509	1,514		1,572	1,566	1,570	
	Other exposures	3,889	3,889	3,889		3,902	3,902	3,902	
	Standardised Total ²				0				0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects). (2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	d Approach			
			As of 31,	/03/2019		As of 30/06/2019			
		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 a provisions ²
	(mln EUR, %)								
	Central governments or central banks	9,602	7,618	0		8,631	7,000	0	
	Regional governments or local authorities	2,118	1,756	0		2,127	1,764	0	
	Public sector entities	0	16	3		0	19	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		8	8	2	
	Corporates	30	15	15		66	43	43	
	of which: SME	0	0	0		0	0	0	
	Retail	6	3	2		6	3	2	
SWEDEN	of which: SME	4	2	1		4	2	1	
311 L D L I I	Secured by mortgages on immovable property	/6	76	24		79	79	25	
	of which: SME	55	55	16	0	52	52	15	
	Exposures in default	0	0	0	U	1	1		
	Items associated with particularly high risk Covered bonds	1,679	1,679	168		2,509	0 2 F00	252	
		1,6/9	1,0/9	108		۷,509 م	2,509	252	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0	
		0	0	0		10	U 10	10	
	Equity Other exposures	95	95	95		91	91	91	
	Standardised Total ²	93	93	93	0	91	91	91	

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera			Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		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 an provisions ²
	(mln EUR, %)								
	Central governments or central banks	1,268	184	0		2,267	858	0	
	Regional governments or local authorities	191	163	33		182	155	31	
	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	17	14	14		29	24	24	
	of which: SME Retail	0	0	0		0	0	0	
		26	2	1		24	2	2	
NORWAY	of which: SME	22	10	0		20	10	0	
	Secured by mortgages on immovable property of which: SME	19	19	6		18	18	6	
	Exposures in default	0	1	0	0	0	0	0	
	Items associated with particularly high risk	1	1	1	U	U 1	1	0	
	Covered bonds	408	408	1		427	427	46	
	Claims on institutions and corporates with a ST credit assessment	408	00 1	0		727 0	727 N	1	
	Collective investments undertakings (CIU)	0	n	0		0	0 N	0	
	Equity	52	52	52		56	56	56	
	Other exposures	55	55	55		53	53	53	
	Standardised Total ²	33	33		0				
		(1) Original exposure, unlike Ex	posure value, is reported befor	e taking into account any effect	due to credit conversion factors	or credit risk mitigation technic	ues (e.a. substitution effects).		

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

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



Credit Risk - Standardised Approach

Danske Bank A/S

					Standardise	d Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		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 a provisions ²
	(mln EUR, %)	2.205	2.000	0		2 101	2.057	0	
	Central governments or central banks	2,285	2,969	0		2,181	2,857	0	
	Regional governments or local authorities Public sector entities	1,642	1,683	0		1,871	1,869 40	0	
		56 90	41 90	8		55 90	90	8	
	Multilateral Development Banks	90	90	0		90	90	0	
	International Organisations Institutions	U E	U	0		0	0	1	
	Corporates	1,136	697	655		1,107	687	645	
	of which: SME	580	386	346		590	400	360	
	Retail	1,141	959	623		1,203	998	648	
	of which: SME	690	540	308		732	563	322	
FINLAND	Secured by mortgages on immovable property	1,342	1,291	478		1,404	1,355	497	
	of which: SME	1,299	1,255	464		1,359	1,318	483	
	Exposures in default	40	26	36	12	51	28	38	
	Items associated with particularly high risk	9	9	13	12	9	9	14	
	Covered bonds	101	101	10		57	57	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	93	93	93		103	103	103	
	Standardised Total ²				21				

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		(2) Total value adjustments and exposures, but includes genera		nterparty excludes those for sec	uristisation exposures, additional	valuation adjustments (AVAs) a	and other own funds reduction	s related to the	
					Standardise	d Approach			
			As of 31,	/03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	5,246	3,696	0		5,877	4,237	0	
	Regional governments or local authorities	196	196	39		187	187	37	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	14	/	0		14	/	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	59	59	12		50	50	10	
	Corporates	4,182	2,758	2,589		4,004	2,595	2,404	
	of which: SME	2,094	1,602	1,433		2,031	1,563	1,373	
	Retail	1,226	561	377		1,178	543	365	
UNITED KINGDOM	of which: SME	402	244	139		387	239	137	
	Secured by mortgages on immovable property of which: SME	3,567	3,379 432	1,176 145		3,490 497	3,303 408	1,150 137	
	Exposures in default	521 120	76	86	43	109	408 71	81	37
	Items associated with particularly high risk	212	133	200	43	162	94	141	3/
	Covered bonds	212	223	200		214	214	21	
	Claims on institutions and corporates with a ST credit assessment	223	223	22		0	0	21	
	Collective investments undertakings (CIU)	0	0			0	0		
	Equity	U	5	"		υ _Σ	5	5	
	Other exposures	88	88	88		86	86	86	
	Standardised Total ²	00		00	88	00	00	00	82
	Standardised Total				00				02

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

		exposures, but includes genera	il Credit risk adjustinerits.						
					Standardise	ed Approach			
			As of 31,	03/2019			As of 30/	/06/2019	
		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
	(mln EUR, %)	11.550	11.500			15.074	10.056		
	Central governments or central banks	11,550	11,508	0		16,971	12,076	0	
	Regional governments or local authorities	/	/	0		/	/	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates		0	0		1	0	0	
	of which: SME	0	U	0		0	0	0	
	Retail CM5	9	1	1		9	1	1	
GERMANY	of which: SME	0	0	0		0	0	0	
92.4.7.4.1.	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default Items associated with particularly high risk	0	0	0	0	0	0	0	U
	Covered bonds	140	140	14		138	138	14	
	Claims on institutions and corporates with a ST credit assessment	140	140	14		130	130	14	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
		0	0	0		0	0	0	
	Equity Other exposures	U 1	1	U 1		0	0	0	
	Other exposures	<u> </u>	1	1		U	U	U	
	Standardised Total ²	(1) Original suprague surling Fo			0				U

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

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

		exposures, but includes genera	l credit risk adjustments.						
					Standardise	d Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	1,364	1,364	0		1,346	1,346	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	34	34	0		32	32	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1	1	1		7	6	6	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		0	0	0	
LINITED CTATEC	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	1	1	0		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	3	0	2	2	3	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	1	1	1		1	1	1	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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



Credit Risk - Standardised Approach

Danske Bank A/S

					Standardise	ed Approach			
			As of 31,	03/2019			As of 30,	/06/2019	
		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
	(mln EUR, %)								
	Central governments or central banks	735	735	0		1,147	1,060	0	
	Regional governments or local authorities	6	6	3		6	6	3	
	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	61	40	40		27	13	13	
	of which: SME	4	2			3	1	1	
	Retail	33	31	23		31	28 27	21 20	
IRELAND	of which: SME	17	29	21		28	2/	20	
	Secured by mortgages on immovable property of which: SME	17	10	0		10	10	0	
	Exposures in default	11	3	3	Q	10	2	2	S
	Items associated with particularly high risk	0	0	J 0	0	0	<u> </u>		
	Covered bonds		0	l		0	0		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0		
	Equity	0	0	0		0	0	0	
	Other exposures	3	3	3		2	2	2	
	Standardised Total ²				9				8

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes genera		recipality excludes those for see	uristisation exposures, additional	r valuation adjustments (AVAS) (and other own rands reduction	is related to the	
					Standardise	d Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		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
	(mln EUR, %)								
i	Central governments or central banks	36	36	0		106	106	0	
İ	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	43	8	8		39	7	7	
	of which: SME	0	0	0		0	0	0	
	Retail	13	3	2		10	2	2	
SWITZERLAND	of which: SME	0	0	0		0	0	0	
SWITZERE	Secured by mortgages on immovable property	5	5	2		4	4	1	
	of which: SME	1		0		0	0	0	
	Exposures in default	1		1	0	2	1		1
	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	6	6	6		6	6	6	
	Other exposures	0	0	0		0	0	0	<u> </u>
	Standardised Total ²				1				1

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

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

		exposures, but includes genera	in credit risk dajustments.		Standardise	ed Approach			
					Standardisc	a Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		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
	(mln EUR, %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	1		0		0	
	Public sector entities	0	0	0		0		0	
	Multilateral Development Banks	0	0	0		0		0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
Country	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0		0	0			0
	Items associated with particularly high risk	0	0	0		0		0	
	Covered bonds	0	0			0		0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

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

Credit Risk - IRB Approach

Danske Bank A/S

							IRB App	roach					
				As of 30/0	09/2018					As of 31/	12/2018		
		Original Ex	(posure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	ire amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	i (
	Institutions	15,519	1	13,516	1,986	0	4	15,589	1	13,630	1,789	0	,
	Corporates	178,589	1,721	142,048	42,607	1,283	1,716	180,025	1,820	143,372	41,938	1,473	1,702
	Corporates - Of Which: Specialised Lending	87	0	87	35	0	1	83	0	83	35	0	
	Corporates - Of Which: SME	75,676	1,213	63,098	18,560	1,007	1,140	74,805	1,244		17,923	1,041	
	Retail	135,517	1,093	124,670	21,370	2,285	826	133,950	1,069	-	21,003	2,239	
	Retail - Secured on real estate property	114,896	751	113,143	18,823	2,181	366	114,162	741	112,580	18,494	2,143	
Consolidated data	Retail - Secured on real estate property - Of Which: SME	4,672	67	4,421	986	205	46	4,564	63	4,304	948	193	
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	110,225	684	108,722	17,836	1,976	320	109,598	678	108,276	17,546	1,950	317
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	,
	Retail - Other Retail	20,620	342	11,527	2,547	104	460	19,788	328	11,360	2,509	96	456
	Retail - Other Retail - Of Which: SME	1,819	47	1,317	391	40	60	1,831	48	1,315	387	40	68
	Retail - Other Retail - Of Which: non-SME	18,802	295	10,210	2,156	64	400	17,957	281	10,045	2,122	56	387
	Equity	0	0	0	0	0		0	0	0	0	0	,
	Other non credit-obligation assets				1,556						1,706		
	IRB Total ²				67,518						66,436		

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	oroach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	kposure¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,402	0	1,268	170	0	0	1,470	0	1,337	177	0	0
	Corporates	81,653	1,118	64,740	17,361	1,046	1,021	82,036	1,242	65,151	17,327	1,196	1,017
	Corporates - Of Which: Specialised Lending	62	0	62	28	0	1	61	0	61	29	0	3
	Corporates - Of Which: SME	47,088	990	36,992	10,555	922		45,858	1,032	35,550	10,222	968	848
	Retail	85,069	550	79,571	13,044	855		84,306	550	79,247	12,810	859	615
	Retail - Secured on real estate property	73,706	340	72,677	11,809	837		73,265	340	72,388		839	293
DENMADIA	Retail - Secured on real estate property - Of Which: SME	4,049	47	3,851	783	121		3,972	45	3,764	757	115	37
DENMARK	Retail - Secured on real estate property - Of Which: non-SME	69,658	292	68,826	11,027	716	260	69,293	295	68,624	10,827	723	256
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11,363	210	6,894	1,234	19	324	11,041	210	6,859	1,226	20	322
	Retail - Other Retail - Of Which: SME	982	24	694	172	5	35	992	24	698	175	8	38
	Retail - Other Retail - Of Which: non-SME	10,380	187	6,199	1,063	13	288	10,049	186	6,162	1,051	13	284
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

(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 App	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original Exposu	sure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	Exposure ¹	Exposure	Risk exposu	re amount	Value adjustment
	(mln EUR, %)		f which: efaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	, י
	Institutions	1,213	0	929	166	0	0	991	0	714	118	0)
	Corporates	38,231	44	31,885	9,989	46	116	37,906	39	31,474	9,559	41	L
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0)
	Corporates - Of Which: SME	12,186	27	11,606	3,473	29		12,050		11,452	3,234	27	1
	Retail	16,529	56	14,004	1,688	151	53	16,484		14,212	1,664	138	3
	Retail - Secured on real estate property	12,264	37	12,211	1,252	106	28	12,536	32	12,483	1,233	90	J
SWEDEN	Retail - Secured on real estate property - Of Which: SME	252	1	238	60	3	2	241		227	53	1	L
SWEDEIN	Retail - Secured on real estate property - Of Which: non-SME	12,012	36	11,974	1,192	104	26	12,295	31	12,256	1,179	89)
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0)
	Retail - Other Retail	4,265	19	1,793	436	44	26	3,948		1,728	431	48	3
	Retail - Other Retail - Of Which: SME	516	6	414	140	15	10	515		412	149	25	<i>5</i>
	Retail - Other Retail - Of Which: non-SME	3,749	13	1,378	296	29	16	3,432	11	1,316	282	23	3
	Equity	0	0	0	0	0	0	0	0	0	0	0)
	Other non credit-obligation assets												
	IRB Total												

							IRB App	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original I	Exposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,421	0	1,413	61	0	0	1,556	0	1,556	78	0	
	Corporates	22,271	322	17,821	5,943	112	349	22,298	316	17,464	5,792	163	3
	Corporates - Of Which: Specialised Lending	20	0	20	4	0	0	18	0	18	3	0	
	Corporates - Of Which: SME	6,936	58	6,233	1,796	43	84	6,866	59	6,186	1,768	41	
	Retail	19,107	65	·		246		18,459	60	16,736		234	
	Retail - Secured on real estate property	16,251	51	15,772	3,216	241	16	15,776	48	15,312	3,107	230	
NORWAY	Retail - Secured on real estate property - Of Which: SME	185	3	173	47	12	1	170	2	159	40	8	
NORWAI	Retail - Secured on real estate property - Of Which: non-SME	16,066	49	15,599	3,170	229	15	15,606	46	15,153	3,067	223	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	2,856	14	1,473	381	5	20	2,683	12	1,424	371	3	
	Retail - Other Retail - Of Which: SME	182	4	121	43	4	4	169	3	114	38	3	
	Retail - Other Retail - Of Which: non-SME	2,675	10	1,352	338	1	16	2,514	9	1,310	333	1	
	Equity	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 App	oroach					
				As of 30/	09/2018					As of 31/:	12/2018		
		Original Expos	sure ¹	Exposure Value ¹	Risk exposu	ire amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Va adjust
	(mln EUR, %)		of which: efaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provi
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	1
	Institutions	41	0	20	5	0	0	208	0	135	24	0	1
	Corporates	14,010	134	10,348	4,754	0	65	14,132	129	10,602	4,842	0	1
	Corporates - Of Which: Specialised Lending	2 042	116	2 262	3	0	0	2 000	0	2 200	1 600	0	,
	Corporates - Of Which: SME	3,942	116	3,263	1,756	1.015	59	3,908	111 380		1,698 2,796	001	<i>3</i> 1
	Retail Secured on real estate property	13,747	399	12,900	2,794 2,377	1,015 978	85 15	13,602 11,786	306		2,796	981	
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	11,890 175	313 16	11,710 149	2,377 93	69	15	169	15	· •	2,397	957 69	
FINLAND	Retail - Secured on real estate property - Of Which: non-SME	11,715	297	11,561	2,284	909	12	11,617	291		2,303	888	
	Retail - Qualifying Revolving	11,713	297	11,501	2,204	909 N	12	11,017	291	11,404	2,303	000	,
	Retail - Other Retail	1,857	86	1,190	417	37	69	1,816	74	1,157	400	24	. I
	Retail - Other Retail - Of Which: SME	117	13	76	33	16	10	107	13	68	19	5	;
	Retail - Other Retail - Of Which: non-SME	1,740	73	1,115	384	20	59	1,708	61	1,089	380	19	ا ا
	Equity	0	0	0	0	0	0	0	0	0	0	0	ار
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

Danske Bank A/S

						IRB App	oroach					
			As of 30/	09/2018					As of 31/	12/2018		
		Original Exposure ¹	Exposure	Risk exposu	ıre amount	Value adjustments	Original E	xposure ¹	Exposure	Risk exposu	re amount	Value adjustm
	(mln EUR, %)	Of which: defaulted	— Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0 0	0	C	0	0	0	0	0	0	,
	Institutions	2,431	0 2,302	363	C	0	1,713	0	1,604	302	0)
	Corporates	4,141	0 3,372	839	C	10	4,706	0	4,093	806	0)
	Corporates - Of Which: Specialised Lending	0	0 0	0	C	0	0	0	0	0	0)
	Corporates - Of Which: SME	1,494	0 1,236	316	C	8	1,102	0	1,024	236	0)
	Retail	176	2 159	28	2	2 2	214	2	177	31	2	2
	Retail - Secured on real estate property	117	1 115	22	2	2 0	114	2	113	22	2	2
LINITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	2	0 2	0	C	0	2	0	2	1	0)
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	116	1 114	22	2	2 0	112	2	111	21	2	<u> </u>
	Retail - Qualifying Revolving	0	0 0	0	C	0	0	0	0	0	0)
	Retail - Other Retail	58	1 43	6	C	2	100	1	64	10	0)
	Retail - Other Retail - Of Which: SME	1	0 1	0	C	0	42	0	21	4	0	,
	Retail - Other Retail - Of Which: non-SME	57	1 43	6	C	1	58	1	43	6	0	<i>y</i>
	Equity	0	0 0	0	C	0	0	0	0	0	0	<i>,</i>
	Other non credit-obligation assets											
	IRB Total											

					IRB Ap	proach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure amount	Value adjustment
	(mln EUR, %)	Of which: defaulted	- Value ¹	Of which: defaulted	and provisions	Of which: defaulted	- Value ¹	Of which: defaulted	and provisions
	Central banks and central governments	0 0	0	0	0 0	0	0 0	0	0
	Institutions	1,612	1,406	195	0 0	1,772	0 1,577	181	0
	Corporates	2,543	1,263	434	1 5	2,507	2 1,234	395	0
	Corporates - Of Which: Specialised Lending	0	0	0	0 0	0	0 0	0	0
	Corporates - Of Which: SME	63	56	44	1 4	70	2 60	34	0
	Retail	87	78	22	2 3	88	4 78	26	4
	Retail - Secured on real estate property	64	64	19	2 1	64	2 63	22	4
GERMANY	Retail - Secured on real estate property - Of Which: SME	2	2	1	0 0	2	0 2	1	0
GERMAINT	Retail - Secured on real estate property - Of Which: non-SME	63	62	18	2 1	62	2 61	21	4
	Retail - Qualifying Revolving	0	0	0	0 0	0	0	0	0
	Retail - Other Retail	23	13	3	0 2	24	2 15	4	0
	Retail - Other Retail - Of Which: SME	4	2	1	0 0	4	0 2	1	0
	Retail - Other Retail - Of Which: non-SME	19	12	2	0 2	20	2 13	3	0
	Equity	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).

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

					IRB Ap	proach			
			As of 30/	09/2018			As of 31/	/12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure amount	Value adjustme
	(mln ELID 0/)	Of which: defaulted		Of which:	and provisions	Of which: defaulted	— Value ¹	Of which: defaulted	and provision
	(mln EUR, %) Central banks and central governments	derauited	0 0	defaulted	0 0	derauited	0 0	deraulted	0
	Institutions	456	0 403	106		469	0 440	115	0
	Corporates	2,365	0 1,525	694	0 0	2,322	0 1,517	599	0
	Corporates - Of Which: Specialised Lending	2,505	0 1,525	051		2,322	0 1,517	0	0
	Corporates - Of Which: SME	40	0 29	21		62	0 51	17	0
	Retail	168	2 155	74	3 4	174	2 163	74	2
	Retail - Secured on real estate property	122	1 120	24	3 0	129	1 128	25	2
LINITTED STATES	Retail - Secured on real estate property - Of Which: SME	1	0 1	o	0 0	1	0 1	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	121	1 119	24	3 0	129	1 128	24	2
	Retail - Qualifying Revolving	0	0 0	О	0 0	0	0 0	0	0
	Retail - Other Retail	46	0 35	50	0 4	45	0 35	50	0
	Retail - Other Retail - Of Which: SME	0	0 0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	45	0 35	50	0 4	45	0 35	50	0
	Equity	0	0 0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

IRB Approach As of 30/09/2018 As of 31/12/2018 Value Value Original Exposure¹ Risk exposure amount Original Exposure¹ Risk exposure amount adjustments Exposure adjustments Exposure Value¹ Value¹ and and Of which: Of which: Of which: Of which: provisions (mln EUR, %) defaulted defaulted defaulted defaulted Central banks and central governments Institutions 10 276 2,622 2,503 1,748 1,783 Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME 296 Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME **IRELAND** 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** Other non credit-obligation assets IRB Total

					IRB Ap	proach			
			As of 30/	09/2018			As of 31/	12/2018	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Exposure ¹	Exposure	Risk exposure amount	Value adjustme
	(mln EUR, %)	Of which: defaulted		Of which: defaulted	and provisions	Of which: defaulted	- Value ¹	Of which: defaulted	and provision
	Central banks and central governments	0	0 0	0	0 0	0	0 0	0	0
	Institutions	2,310	0 2,274	15	0 0	3,009	0 2,974	16	0
	Corporates	920	0 716	57	0 1	956	0 ⁷⁵⁶	56	0
	Corporates - Of Which: Specialised Lending	0	0 0	0	0 0	0	0 0	0	0
	Corporates - Of Which: SME	177	0 177	17	0 1	226	0 226	17	0
	Retail	85	3 74	16	2 3	80	3 70	15	2
	Retail - Secured on real estate property	68	3 66	14	2 2	64	3 63	13	2
CMITZEDLAND	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0 0	0	0 0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	68	3 66	14	2 2	64	3 63	13	2
	Retail - Qualifying Revolving	0	0 0	0	0 0	0	0 0	0	0
	Retail - Other Retail	18	0 8	1	0 0	17	0 7	1	0
	Retail - Other Retail - Of Which: SME	0	0 0	0	0 0	0	0 0	0	0
	Retail - Other Retail - Of Which: non-SME	18	0 8	1	0 0	17	0 7	1	0
	Equity	0	0 0	0	0 0	0	0 0	0	0
	Other non credit-obligation assets								
	IRB Total								

					IRB App	proach				
			As of 30	09/2018			As	f 31/12/201	8	
		Original Exposure ¹	Exposure	Risk exposure amount	Value adjustments	Original Expo	Expos	re	exposure amount	Value adjustme
	(mln EUR, %)	Of which: defaulted	- Value ¹	Of which: defaulted	and provisions		Of which: defaulted		Of which: defaulted	and provision
	Central banks and central governments	0 0	0	0 (0	0	0	0	0	0
	Institutions	0 0	0	0 0	0	0	0	0	0	0
	Corporates	0 0	0	0 0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0 0	0	0 0	0	0	0	0	0	0
	Corporates - Of Which: SME	0 0	0	0 0	0	0	0	0	0	0
	Retail	0 0	0	0 0	0	0	0	0	0	0
	Retail - Secured on real estate property	0 0	0	0 0	0	0	0	0	0	0
Country of Countarnart 10	Retail - Secured on real estate property - Of Which: SME	0 0	0	0 0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SME	0	0	0 0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0 0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0 0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0 0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0 0	0	0	0	0	0	0
	Equity	0 0	0	0 0	0	0	0	0	0	0
	Other non credit-obligation assets									
	IRB Total									

Credit Risk - IRB Approach

Danske Bank A/S

						Danione 1	Jan 17 y S					
						IRB Ap	proach					
			As of 31/0	03/2019					As of 30/	06/2019		
	Original Exp	osure ¹	Exposure	Risk exposu	re amount	Value adjustments	Original E	xposure ¹	Exposure	Risk expos	ure amount	Value adjustments and
(mln EUR, %)			Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	C
Institutions	13,837	1			0	4	15,376	1		1,796	0	4
Corporates	180,213	1,711	141,241		1,374	1,705	183,443	1,708	144,121	42,522	1,405	1,640
	96	0	95		0	3	95	0	94	34	0	3
					1,067			-				1,083
Retail					2,259	831						830
Retail - Secured on real estate property		750					116,982	742	· ' '		2,147	380
		61	•				4,464	61			183	44
	111,713	689	110,228	18,104	1,973	330	112,518	681	110,547	18,198	1,964	336
	0	0	0	0	0	0	0	0	0	0	0	C
		328			97			325	·			450
		49	•		39	_		47				
	18,916	280	10,171	2,135	58	386	19,617	278	10,686	2,252	60	379
	0	0	0	0	0		0	0	0	0	0	
Other non credit-obligation assets				1,774						1,903		
IRB Total ²				67,584						68,011		
	Central banks and 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 - Secured on real estate property - Of Which: non-SME 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 Other non credit-obligation assets	(min EUR, %) Central banks and central governments Institutions Corporates 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 - 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 Central banks and central governments 0 0 Institutions 13,837 1 Corporates 180,213 1,711 Corporates - Of Which: Specialised Lending 96 0 Corporates - Of Which: SME 74,506 1,237 Retail 137,057 1,079 Retail - Secured on real estate property 116,292 750 Retail - Secured on real estate property - Of Which: SME 4,579 61 Retail - Secured on real estate property - Of Which: non-SME 111,713 689 Retail - Qualifying Revolving 0 0 Retail - Other Retail 20,766 328 Retail - Other Retail - Of Which: SME 1,850 49 Retail - Other Retail - Of Which: non-SME 18,916 280 Equity 0 0 Other non credit-obligation assets 0 0	Central banks and central governments	Central banks and central governments	Original Exposure Exposure Exposure Value Of which: defaulted Of which: SME Of which: SME Of which: Specialised Lending Of which: SME Of which: SM	Central banks and central governments	Central banks and central governments	As of 31/03/2019 Exposure Exposure Exposure Of which: defaulted Of	As of 31/03/2019 As of 30/03/2019 As of 30/03/2019 Exposure Exposure Exposure Exposure Exposure Exposure Of which: defaulted Of which: and provisions Of which: defaulted Of which: second Of whic	As of 31/03/2019 As of 30/06/2019 As of 30/06/2019	As of 31/03/2019 As of 31/03/2019 As of 30/06/2019	

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

(2) IRB Total does not include the Secutarisation position unlike in the previous Transparency exercises' results.

							IRB App	oroach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	Original Exposure ¹ Of which: defaulted 0 0		Risk exposu	ire amount	Value adjustments	Original E	kposure¹	Exposure	Risk exposu	re amount	Value adjustments
	(mln EUR, %)					Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	(
	Institutions	1,209	0	1,088	148	0	0	1,202	0	1,083	151	0	
	Corporates	82,797	1,216	64,342	17,318	1,177	1,010	84,839	1,140	65,643	17,620	1,066	982
	Corporates - Of Which: Specialised Lending	61	0	60	29	0	3	60	0	60	28	0]
	Corporates - Of Which: SME	46,823	1,024	35,455	10,461	959		47,975	963	35,839		915	
	Retail	84,976	572	79,505	13,069	929		85,757	563	79,596		914	
	Retail - Secured on real estate property	73,569	364	72,597	11,815	909		74,058	357	72,616		897	30:
	Retail - Secured on real estate property - Of Which: SME	3,899	44	3,716	779	116		3,808	42	3,628		119	34
DENMARK	Retail - Secured on real estate property - Of Which: non-SME	69,670	320	68,881	11,035	794	266	70,250	315	68,988	10,963	778	267
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	11,408	208	6,908	1,254	20	319	11,698	206	6,980	1,227	17	31!
	Retail - Other Retail - Of Which: SME	1,020	24	698	180	7	39	1,029	24	684	171	5	40
	Retail - Other Retail - Of Which: non-SME	10,388	184	6,210	1,075	13	280	10,669	181	6,295	1,056	12	27!
	Equity	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 Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original	Original Exposure ¹ Exp		Risk exposi	ure amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposu	ıre amount	Value adjustments
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,068	•	763	122	0	0	1,212	0	908	127	0	0
	Corporates	38,832	33	31,793	10,057	35	88	39,400	41	32,712	9,839	57	121
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	1	0	1	0	0	0
	Corporates - Of Which: SME	12,623	21	11,665	3,314	21	. 42	12,925	23	12,095	3,320	24	41
	Retail	16,514	52	14,245	1,661	139	61	16,249	49	14,053	1,598	123	57
	Retail - Secured on real estate property	12,639	33	12,589	1,244	88	30	12,451	29	12,402	1,181	73	24
CMEDEN	Retail - Secured on real estate property - Of Which: SME	328	1	312	63	3	3	315	2	299	60	3	3
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	12,311	31	12,277	1,181	85	27	12,136	27	12,103	1,121	70	22
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,875	19	1,656	418	51	. 32	3,798	20	1,651	417	50	33
	Retail - Other Retail - Of Which: SME	548	9	428	155	24	14	533	9	420	149	21	14
	Retail - Other Retail - Of Which: non-SME	3,327	10	1,229	263	27	18	3,264	11	1,232	268	29	19
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

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

							IRB App	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	974	0	975	71	0	0	1,182	0	1,172	67	0	
	Corporates	22,422	306	17,926	5,944	150	362	23,017	275	18,142	6,016	148	29
	Corporates - Of Which: Specialised Lending	31	0	31	4	0	0	30	0	30	3	0	
	Corporates - Of Which: SME	6,925	74	0/= .0	1,801	83		7,445	78	6,523	1,877	90	9
	Retail	20,951	60		3,907	232		21,785	62	19,427		245	
	Retail - Secured on real estate property	17,571	48	17,063	3,500	229	16	17,948	50	17,426		242	
NODWAY	Retail - Secured on real estate property - Of Which: SME	175	2	164	40	7	1	169	2	158	40	8	
NORWAY	Retail - Secured on real estate property - Of Which: non-SME	17,396	46	16,899	3,460	222	15	17,779	48	17,269	3,641	234	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3,380	12	1,596	408	2	19	3,837	12	2,000	520	3	1
	Retail - Other Retail - Of Which: SME	170	3	117	39	2	4	179	2	119	39	2	
	Retail - Other Retail - Of Which: non-SME	3,209	9	1,478	369	1	15	3,658	10	1,882	481	1	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												
	IRR 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).

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

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposu	re amount	Value adjustments and
	(mln EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	156	0	83	25	0	0	208	0	128	29	0	0
	Corporates	14,001	131	10,457	4,842	0	71	14,025	129	10,496	4,942	0	60
	Corporates - Of Which: Specialised Lending	4	0	4	3	0	0	3	0	3	3	0	0
	Corporates - Of Which: SME	3,797	108	3,112	1,624	0	61	3,831	100		1,668	0	52
	Retail	13,553		·	2,733	933		13,562	365	-	2,751	927	
	Retail - Secured on real estate property	11,718	292	11,542	2,343	910	19	11,727	291	11,552	2,363	902	. 29
ETNII ANID	Retail - Secured on real estate property - Of Which: SME	167	14	141	89	62	5	163	14	138	78	52	. 6
FINLAND	Retail - Secured on real estate property - Of Which: non-SME	11,551	278	11,401	2,254	847	14	11,564	277	11,415	2,285	850	23
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,835	76	1,157	390	23	65	1,835	74	1,153	389	25	65
	Retail - Other Retail - Of Which: SME	104	13	66	19	6	13	103	11	65	20	7	14
	Retail - Other Retail - Of Which: non-SME	1,731	63	1,090	371	17	52	1,732	63	1,088	368	19	51
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach

Danske Bank A/S

						IRB App	oroach					
			As of 31	03/2019					As of 30/0	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustments and	Original E	xposure ¹	Exposure Value ¹	Risk exposı	ıre amount	Value adjustme and
	(mln EUR, %)	Of which defaulte	i:		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisio
	Central banks and central governments	0	0 0	0	O	0	0	O	0	0	C	
	Institutions	1,749	0 1,662	369	0	0	1,696	0	1,624	376	C	
	Corporates	4,177	1 3,574	680	0	11	5,134	1	4,568	675	C	
	Corporates - Of Which: Specialised Lending	0	0 0	0	0	0	0	0	0	0	C	
	Corporates - Of Which: SME	564	0 497	193	0	8	1,658	0	1,562	161	C)
	Retail	174	3 155	28	2	2 2	198	2	177	34	2	2
	Retail - Secured on real estate property	114	2 112	22	2	2 1	113	1	. 110	25	2	2
LINITED KINCDOM	Retail - Secured on real estate property - Of Which: SME	2	0 2	1	0	0	2	0	2	1	C)
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	112	2 110	21	2	2 1	111	1	. 108	25	2	2
	Retail - Qualifying Revolving	0	0 0	0	0	0	0	0	0	0	C)
	Retail - Other Retail	60	1 43	6	0	1	85	1	. 67	8	C)
	Retail - Other Retail - Of Which: SME	1	0 0	0	0	0	1	0	0	0	C)
	Retail - Other Retail - Of Which: non-SME	59	1 43	6	0	1	85	1	. 67	8	C)
	Equity	0	0 0	0	0	0	0	0	0	0	C)
	Other non credit-obligation assets											
	IRB Total											

							IRB Ap	proach					
				As of 31/	03/2019					As of 30/	06/2019		
		Original E	xposure ¹	Exposure	Risk exposi	ıre amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Valu adjustm
	(mln EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	- Value ¹		Of which: defaulted	and provis
	Central banks and central governments	0	0	0	0	C	0	(0	0	0	(0
	Institutions	1,292	0	1,109	186	C	0	1,323	0	1,126	189	(0
	Corporates	2,617	2	1,293	410	C	$\frac{1}{2}$	2,774	2	1,457	444	(0
	Corporates - Of Which: Specialised Lending	0	0	0	0	C	0	(0	0	(0
	Corporates - Of Which: SME Retail	50	2	48	23	(1 2	54		. 44	21	(0
	Retail - Secured on real estate property	90	2	79 65	20	4	1 1	61) 5 1	76 64	10		3
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	ď				2	0		0
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	64	1	63	19	4		64		62	19	3	3
	Retail - Qualifying Revolving	0	0	0	0	C	0	(0	0	(0
	Retail - Other Retail	24	2	14	3	C	2	23	3 2	. 14	4	(0
	Retail - Other Retail - Of Which: SME	3	0	2	1	C	0	3	0	2	1	(0
	Retail - Other Retail - Of Which: non-SME	21	2	12	3	C	2	20) 2	12	3	(0
	Equity	0	0	0	0	C	0	(0	0	0	(0
	Other non credit-obligation assets												
	IRB Total												

						IRB Ap	proach					
			As of 31	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk exposi	ure amount	Value adjustments and	Original I	Exposure ¹	Exposure Value ¹	Risk exposu	ure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted			Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0 0	0	0	0	0	0	0	0	(0
	Institutions	512	0 478	105	O	0	393	0	362	92	C	0
	Corporates	2,233	0 1,354	425	0	6	2,211	0	1,384	441	l c	0
	Corporates - Of Which: Specialised Lending	0	0 0	0	0	0	0	0	0	0	l c	0
	Corporates - Of Which: SME	41	0 37	13	o d	0	45	0	42	15	C	0
	Retail	165	1 154	58	2	. 5	173	1	. 156	77	2	2
	Retail - Secured on real estate property	121	1 120	25	2	1	122	1	. 120	26	2	2
LINITED CTATEC	Retail - Secured on real estate property - Of Which: SME	1	0 1	0	O	0	0	0	0	0	C	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-SME	121	1 119	25	2	1	122	1	. 119	26	2	2
	Retail - Qualifying Revolving	0	0 0	0	O	0	0	0	0	0	C	0
	Retail - Other Retail	44	0 34	33	O	4	50	0	36	51	C	0
	Retail - Other Retail - Of Which: SME	0	0 0	0	C	0	0	0	0	0	C	0
	Retail - Other Retail - Of Which: non-SME	44	0 34	33	C	4	50	0	36	51	C	0
	Equity	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 App	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustmer and
	(mln EUR, %)	Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provision
	Central banks and central governments	0	0 0	0	(0	0	(0	0		0
	Institutions	85	0 69	9		0	58		42	5		
	Corporates	2,641	6 1,814	293	2	2 6	2,805	5	2,015	296		1
	Corporates - Of Which: Specialised Lending	0	0 0	0		0	0	l c	0	0		0
	Corporates - Of Which: SME	300	6 297	18	2	2 5	467	5	464	29		1
	Retail	11	0 9	2		0	9	c	9	2		0
	Retail - Secured on real estate property	9	0 8	1		0	8	c	8	2		0
TDEL AND	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	c	0	0	c	0	0	(0
IRELAND	Retail - Secured on real estate property - Of Which: non-SME	9	0 8	1	c	0	8	c	8	2	(0
	Retail - Qualifying Revolving	0	0 0	0	c	0	0	c	0	0	(0
	Retail - Other Retail	1	0 1	0	0	0	1	c	0	0	(0
	Retail - Other Retail - Of Which: SME	0	0 0	0	(0	0	c	0	0	(0
	Retail - Other Retail - Of Which: non-SME	1	0 1	0	C	0	1	C	0	0		0
	Equity	0	0 0	0	C	0	0	C	0	0	(0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31/	03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Valu adjustn
	(FUD 0()	Of which:	— Value ¹		Of which:	and provisions		Of which:	Value ¹		Of which:	and provisi
	(mln EUR, %)	defaulted	0 0	0	defaulted			defaulted	0	0	defaulted	
	Central banks and central governments Institutions	2,639	0 2,613	14	0		3,122	0	3,105	U 17	(2
	Corporates	629	0 2,013	51			5,122		390	51		
	Corporates - Of Which: Specialised Lending	0	0 0	0			0		0	0		ő
	Corporates - Of Which: SME	26	0 26	13			27		27	14		
	Retail	84	3 72	15	2	3	82	3	71	16	2	2
	Retail - Secured on real estate property	67	3 65	13	2	2 2	66	3	65	14	2	2
CMITTEELAND	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0	0	0	0	0	0	(
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-SME	67	3 65	13	2	2	66	3	65	14	2	2
	Retail - Qualifying Revolving	0	0 0	0	0	0	0	0	0	0	C	0
	Retail - Other Retail	17	0 7	2	0	0	16	0	7	1	C	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	C)
	Retail - Other Retail - Of Which: non-SME	17	0 7	2	0	0	16	0	7	1	C	ס
	Equity	0	0 0	0	0	0	0	0	0	0	(0
	Other non credit-obligation assets											
	IRB Total											

						IRB Ap	proach					
			As of 31,	/03/2019					As of 30/	06/2019		
		Original Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment and
	(mln EUR, %)	Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0 0	0	0	0	0	0	0	0	0	(0
	Institutions	0 0	0	0	0	0	0	0	0	0		0
	Corporates	0 0	0	0	0	0	0	0	0	0		0
	Corporates - Of Which: Specialised Lending	0 0	0	0	0	0	0	0	0	0		O
	Corporates - Of Which: SME	0 0	0	0	0	0	0	0	0	0		0
	Retail	0 0	0	0	0	0	0	0	0	0		0
	Retail - Secured on real estate property	0 0	0	0	0	0	0	0	0	0		0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0		0	0		0	0	0	0		0
source, or counterpart to	Retail - Secured on real estate property - Of Which: non-SME	U		0	0		0	0	0	0		
	Retail - Qualifying Revolving			١	0		0	0	0	0		
	Retail - Other Retail Retail - Other Retail - Of Which: SME			0	0		0		0	0		
	Retail - Other Retail - Of Which: non-SME			١			0		0	0		
	Equity			١	١		0		0	0		
	Other non credit-obligation assets								U			
	IRB Total											



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	atives		Off balan	ice sheet	
												Off balance sh		
												Off-balance sh	eet exposures	
								Derivatives with p	oositive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											exposure umoune
		derivative inidicial assets	positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost			,g				
[0 - 3M [155 33	155	15	0	0	141		0 0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [91	33 91	38	0	0	25 53		0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	0 174	0 174	0 3	0	0	0 171		0 0 0	0	0	0 0	0	
[5Y - 10Y [[10Y - more		17 1	17 1	17 1	0	0	0		0 0	0	0	0	0	
Total [0 - 3M [471 338 132	471 13 132	82 13 51	0	0	389 0 82		0	0	0	0	0	0
[1Y - 2Y [[2Y - 3Y [Belgium	28 1	28 1	1 1	0	0	27 0		0 0 0	0 0	0	0 0	0	
[0 - 3M [Beigiani	0 86 34	0 86 34	0 86 34	0 0	0 0	0 0		0 0 0 0	0 0	0 0	0 0 0	0 0 0	
Total [0 - 3M [620	295	187	0	0	108		0 0	0	0	Ö	0	0
[3M - 1Y [
[0 - 3M [Bulgaria													
I O - 3M F														
[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Cyprus													
[3M - 1Y [
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Czech Republic													
Total	-													
[0 - 3M [[3M - 1Y [[1Y - 2Y [1,762 1,948	1,762 1,948 594	0 618	0	0 175 204	1,741 775		5 344 8 417	8	139 194 525	1,068 125	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Denmark	594 279 447	279 447	382 114 400	0	0 0	6 165 44	2	1 539 9 145 7 225	11 20	100 241	0 0	0 0 0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total		527 1,118 6,674	524 1,118 6,671	401 0 1,915	0	0 0 379	64 74 2,870	2 15 22 :	6 360	126 115	1,317 1,253	1 0 1,202	0 0	167
[0 - 3M [0 0	0 0	0 0	0	0 0	0 0		0 0 0 0	0 0	0 0	68 0	0	167
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Estonia	0	0 0	0	0	0	0		0 0 0	0	0	0 0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more		0	0	0 0 0	0	0	0		0 0	0 0	0	0 0	0 0 0	
Total		0	0	0	0	0	0		0	0	0	68	0	0



General governments exposures by country of the counterparty

							Danske Bank A/S As of 31/12/2018	,						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet	<u> </u>	et exposures		Derivatives	S		Off balan	ice sheet	
	(IIIIII EUR)											Off-balance sh		
								Derivatives with p	ositive fair value D	Derivatives with	negative fair value			
														Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short											exposure amount
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	acoignated at fair value	Tail Value till bagil ballel	of which: Financial assets at amortised cost	Carrying amount	Notional amount Car	arrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [673 114	673	260	0	0	67 98	72	8,644 1,761 434	35	7,035 556	1,171 22	0	
[0 - 3M [Finland	412 71	412	25 8 197	0	0	366 63	12 12 68	434 1,750 541 1,259	7 18	7,035 556 1,379 1,204	0 1 63	0	
[5Y - 10Y [550 182 2,311	182	197 108 47 646	0 0 0	0 0	113 442 134 1,283	35 35 103 339	858	0 89 155	5 995 11,204	4 23 1,284	0 0 0	94
[0 - 3M [[3M - 1Y [[1Y - 2Y [24 709 253	24	24 266	0	0 0	0 393 163	(0 0	0 0	0 0	0 0	0	94
[17 - 27 [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [France	253 57 362	253 57 362	57 57	0	0	0 305		0	0 0	0	0 0	0	
[10Y - more Total		72 1,539		72 627	0	0 0		(0 0	0 0	0 0	0 0	0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [155 129 138	155 129 138	117 116	0	12 22	112 0 0	38 25	272 1,246 753	1 61 18	76 492 335	0 0	0	
[1Y - 2Y [Germany	185 54	185 54	13 47	0	38 0	134 0	77 44 57	1,291 902 1,775	63 12 111	118 1,406	0 0 0	0	
Total [0 - 3M [909 0	909 0	225 525 0	0 0 0	95 0	246 0	323 (284 6,524 0	353 0	1,406 245 3,228	0 0 0	0 0 0	0
[1Y - 2Y [Croatia	0 0 0	0 0	0 0 0	0	0	0		0 0	0 0	0	0 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more 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 - 3M [[3M - 1Y [0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0	(0 0	0 0 0	0	0 0 0	0 0 0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Greece	0 0 0	0 0	0 0 0	0	0	0		0 0	0 0	0	0 0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total		0 0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	((0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[1Y - 2Y [Hungary													
[10Y - more Total [0 - 3M [149	149	0	0	0	75		0	2	415	985	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Ireland	128 188 0	128 188 0	24 18 0	000000000000000000000000000000000000000	0 0 0	104 170 0	39	0 363 1,057 270	0 1 0	0 225 222	0 0 0	0 0 0	
[3Y - 5Y [[5Y - 10Y [[10Y - more		76 75	76 75	6 44 75	0	0 0	32 0	1.	0 0	0 0 0	0	0 0	0	
Total [0 - 3M [664 6 51	625 6 51	6 51	0 0 0	0 0	0 0	60	1,689 0 0	0 0	862 0 0	985 0 0	0 0 0	5
[1Y - 2Y [Italy	28 80	28 80	28 80	000000000000000000000000000000000000000	0 0 0	0 0	(0 0	0 0	0	0 0	0 0	
Total		23 200	23 200	23 200	0 0 0	0 0 0	0 0 0	() ()	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0
[0 - 3M [0 0 0	0 0 0	0 0	000000000000000000000000000000000000000	0 0 0	0 0	(0 0	0 0	0	60 0 0	0 0	
[1Y - 2Y [Latvia	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	(0 0	0 0 0	0 0 0	0 0 0	0 0	
[10Y - more Total	1	0	0	0	0	0	0		0	0	0	0 60	0 	0



General governments exposures by country of the counterparty

							Danske Bank A/S As of 31/12/2018	,						
						Dire	ct exposures	<u>'</u>						
	(mln EUR)			On balance sh	neet	20			Deriva	tives		Off balar	nce sheet	
	(IIIII LOK)							Derivatives with p			negative fair value		neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 2M [0	0	0	0	0	0		0	0	0	70	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Lithuania	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Luxembourg													
[0 - 3M [Malta													
[0 - 3M [Netherlands	350 136 110 54 111 174 67	350 136 110 0 111 174 67	0 30 174 67	0 0 0 0 0	0 0 0 0 0 0	329 0 109 0 81 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Poland	1,003 0 0 0 0 0 0	0 0 0 0 0 0 0	430 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	519 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Portugal	0 2 2 0 3 94 14	0 2 2 0 3 94 14	0 2 2 0 3 94 14	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Romania	110		110	U					J		v	U	J. The state of th
[0 - 3M [Slovakia													
[0 - 3M [Slovenia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0



General governments exposures by country of the counterparty

							Danske Bank A/S	,						
						Dire	As of 31/12/2018 ct exposures	•						
	(v.l. EUD)			On balance sl	heet		ct exposures		Deriva	tives		Off balar	nce sheet	-
	(mln EUR)			On Balance 3				Derivatives with pos			negative fair value		neet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost		Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Spain	0 59 20 116 245 149 6	0 59 20 116 245 149 6	0 13 20 116 245 149 6	0 0 0 0 0 0	0 0 0 0 0 0	0 46 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Sweden	\$95 2,309 367 55 231 408 136 124 3,630	2,309 367 11 231 293 100	549 776 344 2 0 69 100 124	0 0 0 0 0 0	0 0 76 17 0	105 8 8 155 190 0	9 72 31 53 27 82 97 0	7,250 1,076 621 513 1,121 1,212	0 104 30 23 40 22 6 0	6,323 1,824 498 942 484 463 0	1,805 49 260 136 146 0	0 0 0 0 0	
[0 - 3M [United Kingdom	547 432 182 158 135 9 197	547 432 182 87 135 9 197	91	0 0 0 0 0 0	0 0 0 0 0 0	456 260 182 86 133 7 197	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	826 0 0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Iceland													
[0 - 3M [Liechtenstein													
[0 - 3M [Norway	242 349 127 90 260 532 6 1,605	242 349 127 90 260 532 6 1,605	15 346 117 84 250 531 0	0 0 0 0 0 0	0 0 0 0 0 0 0	227 3 10 6 10 1 6	1 2 5 13 11 18 17	47 102 156 211 217 630 119 1,482	5 6 21 37 17 33 108	146 235 364 458 260 326 663 2,452	0 134 0 0 0		
[0 - 3M [Australia													
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2018	3						
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Dorivatives with no	sitivo fair valvo	Dowinstings with	nogativa fair valva			
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets												
			positions)		of which: Financial accord	of which: Financial accord at						Nominal	Provisions	
				of which: Financial assets held for trading	acsignated at fall value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [Japan													
Total	_													
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 25	0 25	0	0	0	0	0	0	0	0	44 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [U.S.	0 150	0 150 1,311	0 150	0	0	0	0	0	0	0	0 0	0	
[5Y - 10Y [[10Y - more Total	_	1,311 0 1,487	0	0 0 151	0	0 0	1,311 0 1,311	0	0	0	0	0 0 44	0 0 0	0
[0 - 3M [[3M - 1Y [0	0	0	0	0	0 0	0	0	0	0	0	0	, and the second
[1Y - 2Y [[2Y - 3Y [China	0 0	0	0 0	0 0	0	0 0	0 0	0 0	0 0 0	0 0	0 0	0 0 0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M [0 0	0 0 0	0 0 0	0 0	0 0 0	0 0	0 0 0	0 0	0	0 0	0 0 0	0 0 0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Switzerland	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more		0 0 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>Total</u> [0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Other advanced economies	0 0 0	0	0 0	0 0	0 0	0 0	0 0 0	0 0	0 0 0	0 0	0 0	0 0 0	
[3Y - 5Y [[5Y - 10Y [[10Y - more	non EEA	0 0	0	0	0	0	0	0 1	0 85	0 1	0 94	0	0	
<u>Total</u> [0 - 3M [-	0	0	0	0	0	0	1	85	1	94	0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Other Central and eastern													
[3Y - 5Y [[5Y - 10Y [Europe countries non EEA													
[10Y - more Total [0 - 3M [-		0				0	0	0	^		0	0	
[3M - 1Y [[1Y - 2Y [0 0	0 0	0 0	0 0	0 0	0	0 0	0 0	0	0 0	0 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Middle East	0 0	0 0	0	0	0	0 0	0 0	0	0 0 0	0 0	0 0	0	
Total		0 0	0	0 0	0 0	0	0 0	0 0	0 0	0 0	0	0 0	0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0 0	0 0	0 0	0	0	0 0	0	
[2Y - 3Y [Latin America and the Caribbean	0 0	0 0	0 0	0	0 0	0 0	0 0	0 0	0	0 0	0 0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	_	0	0	0	0	0	0	0 0	0	0	0 0	0 83 83	0	2



General governments exposures by country of the counterparty

Danske Bank A/S

							Danske Dank Py 9							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Deriva	tives		Off bala	nce sheet	
								Derivatives with po	ositive fair value	Derivatives with	n negative fair value	Off-balance s	heet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Africa	34 0 0 0 0 0 0 0	34 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	34 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 52	0 0 0 0 0 0	3
[0 - 3M [Others	4 0 0 0 0 4 5 0	4 0 0 0 4 5 0	0 0 0 0 4 5	0 0 0 0 0 0	0 0 0 0 0 0	4 0 0 0 0 0 0	3 0 4 0 0 0	252 0 268 0 0 89 0	0 0 0 0 0	44 0 0 0 0 0 0	92 0 0 0 0 0 0	0 0 0 0 0	

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

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

Regions:

- Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
- Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
- Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.
- Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Brazil, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).
- Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Co Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.
- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	atives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
								Davingstings with	ancibius fair value	Davis akis sa suikh	nonative fair value	On Balance Si	ect exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
														Distriction d
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	acsignated at rail value	Tall Value tillough other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0 - 3M [[3M - 1Y [25	0	0	0	0	0		0 0 0	0	0	0 0	0	
[1Y - 2Y [[2Y - 3Y [Austria	141 215	141 215	87 50	0	0	53 165		0 0 0	0	0	0 0	0	
[3Y - 5Y [[5Y - 10Y [210 28	210 28	210 28	0	0	0		0 0 0	0	0	0	0	
[10Y - more Total		87 706	87 681	87 462	0	0	0 219		0 0	0 0	0 0	0 0	0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 95 110	0 95 110	0 13 84	0	0	0 82 27		0 0 0	0	0	0 0	0	
[2Y - 3Y [[3Y - 5Y [Belgium	0 21	0 21	0 21	0	0	0 0		0 0 0 0	0	0 0	0 0	0	
[0 - 3M [98 93 417	98 93 417	98 93 308	0	0	0 0 109		0 0 0	0 0	0 0	0 0	0 0 0	0
[0 - 3M [[3M - 1Y [.=-												
[1Y - 2Y [Bulgaria													
[0 - 3M [
I O - 3M F														
[1Y - 2Y [[2Y - 3Y [Cyprus													
[3M - 1Y [,													
Total [0 - 3M [
[0 - 3M [Czech Republic													
[3Y - 5Y [[5Y - 10Y [Слест керивис													
[10Y - more Total [0 - 3M [2,217	2,217	438	0	0	1,762 822		4 99	1	284	1,665	0	
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [2,217 1,805 1,108 481	2,217 1,805 1,108 481	450 887 291	0	175 204 0	822 16 189	1 4	2 530 3 582 5 144	25	409 474 0	58 0 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Denmark	652 644	464	458 571	0	0	5 31	_3	8 154 1 344	26 196	241 1,265	7 1	0	
l Total		1,228 8,134	642 1,228 7,944	45 3,139 0	0 0 0	379 0	112 2,937 0	38 49	7 2,448 1 4,302 0 0	160 422 0	1,265 945 3,618	1 1,731 5	0 0 0	187
[0 - 3M [0	0 0	0	0	0	0 0		0 0	0	0	0 0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Estonia	0 0 0	0 0	0 0 0	0 0 0	0 0	0 0		0 0 0 0	0 0 0	0 0	0 0 0	0 0 0	
[10Y - more Total	-	0 0	0 0	0 0	0	0	0		0 0	0	0	0 5	0 0	0



General governments exposures by country of the counterparty

							Danske Bank A/S							
						Dire	As of 30/06/2019 ct exposures	<u>, </u>						
				On balance sl	hoot	Dire	ct exposures		Deriva	tivos		Off balar	nce sheet	-
	(mln EUR)			Oil Dalatice Si	leet				Deriva	lives		OII Dalai	ice sneet	_
												Off-balance sh	neet exposures	
								Derivatives with p	ositive fair value	Derivatives with	negative fair value			
														Risk weighted
Decided Metavita	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
Residual Maturity	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at					Nominai	Provisions	
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
10 2M5		422	422				120		2.266	40	5.044	1.027	0	
[0 - 3M [422 608 30		93 0	0	0	138 368 29	3 4	2,266 3 1,328 0 1,507 463	20 18	5,044 2,264 1,393	1,037 4 1	0	
[2Y - 3Y [[3Y - 5Y [Finland	197 358	197 358	134 227	0	0 23	63 108	3 5.	463 2 1,108 5 1,155	0	0 30	34 46	0	
[5Y - 10Y [[10Y - more Total	-	831 354 2,800	831 354 2,800	341 202 996	0	23	153 1,350	/ 14 399	9 676	41 121	675 9,406	47 1,172	0 0	65
[0 - 3M [150 822	150	150 588	0	0	0 185		0 0	0	0	0 0	0	
[1Y - 2Y [France	47 388 142	47 87 142	47 87 142	0	0	0		0 0	0	0 0	0 0	0	
[5Y - 10Y [[10Y - more Total		450 133	450 133 1,781	450 133	0	0	0		0 0	0	0	0 0	0	
[0 - 3M [2,133 100 400	100	1,596	0	12		2	94	0	29 408	0 0	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [1,011 374	1,011	400 960 244	0	45 0	6 52	31 35 5-	1,120 885 1,158	20 2 68	126 620	0 0	0	
[1Y - 2Y [Germany	689 294 163	689 294 163	649 286 163	0	40	0	4 ⁻ 7 ⁻ 7 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	915 1,818	21 127	85 1,400	0 0	0	
Total		3,031 0		2,704	0	96 0	145 0	303	169 6,159	112 349	1,400 245 2,913	0 0 0	0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0		0 0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Croatia	0 0	0 0	0 0	0 0	0	0 0		0 0	0 0 0	0 0	0 0	0 0 0	
[10Y - more Total	-	0 0	0	0 0	0	0	0 0		0 0	0 0	0 0	0 0	0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0	0 0	0 0	0	0	0 0		0 0	0 0	0 0	0 0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Greece	0	0	0 0	0	0	0		0 0	0	0 0	0 0	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more Total	-	0	0	0	0	0	0		0 0	0 0	0	0 0	0 0	0
[0 - 3M [[3M - 1Y [•					J		J	U	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Hungary													
[5Y - 10Y [
[0 - 3M [249	249	0	0	0	100		81	2	563 236	1,135	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Total and	123 71 59	123 71 59	0 0 59	0 0	0 0	123 71 0	2 1	2 245 2 715 1 309	1 1 0	236 223 0	0 0	0 0 0	
[3Y - 5Y [[5Y - 10Y [Ireland	339 20	339 20	270 16	0	0	69	1.	243	0	0	0 0	0	
[10Y - more Total [0 - 3M [920 6	920 6	406 6	0 0	0 0 0 0	366 0	48	0 3 1,593 0 0	0 4 0	1,022	1,135 0	0 0	5
Γ 3M - 1Y Γ		317 79	317 79	317 79	0	0	0		0 0	0	0	0 0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Italy	320 42 132	320 42 132	320 42 132	0 0 n	0 0 n	0 0 0		0 0	0 0 0	0 0 0	0 0 0	0 0 0	
[5Y - 10Y [[10Y - more Total	-	42 939	42 939	42 939	0	0	0		0 0	0 0	0	0	0 0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0 0	0	0	0		0 0	0	0	0 0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Latvia	0 0	0 0	0 0	0	0	0 0		0 0	0	0 0	0 0	0	
[5Y - 10Y [_	0	0 0	0	0	0	0		0 0	0 0	0	0 0	0 0	0



General governments exposures by country of the counterparty

	Danske Bank A/S As of 30/06/2019													
						Dire	ct exposures							
	(mln EUR)			On balance s	heet		ct exposures		Deriva	tives		Off balar	nce sheet	-
	(Milit EUK)							Derivatives with pos		Derivatives with negative fair value		Off-balance sheet exposures		
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount Notional	amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Lithuania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Luxembourg										-			
[0 - 3M [Malta													
[0 - 3M [Netherlands	0 48 85 176 123 59 151	0 48 85 176 123 59 151	0 23 0 120 41 59 151 396	0 0 0 0 0 0	0 0 0 0 0 0	0 25 85 55 81 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Poland	342	042	330			240	J			•			
[0 - 3M [Portugal	0 14 14 0 166 30 38	0 14 14 0 166 30 38	0 14 14 0 166 30 38 262	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [Romania	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Slovakia			0			U	U.	U		U	U	U	U
[0 - 3M [Slovenia													



General governments exposures by country of the counterparty

							Danske Bank A/S							
						Divo	As of 30/06/2019	<u> </u>						1
				On balance s	hoot	Dire	ct exposures		Deriva	tivos		Off halas	nce sheet	-
	(mln EUR)			On Dalance Si	neet				Deriva	uves			neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with negative fair value				_
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)									Nominal	Provisions	Risk weighted exposure amount
				hold for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [Spain	51 79 314 84 250 187	250 187 15	250 187 15	0 0 0 0 0	0 0 0 0 0	0 21 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	
Total [0 - 3M [[3M - 1Y [979 672 29	672 29	958 148 21	0 0 0	0 0 0		0 49 85	3,881 2,310	158 29	8,662 1,201	1,832 47	0 0 0	0
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Sweden	242 343 151 176	235 151	50 7 16	0	50 17	62 161 119	33 50 81	386 541 753 952	40 12 42	1,072 243 1,121	253 180 260	0	
[31 - 101 [[10Y - more Total		137 1,749	137 1,557	156 137 536 124		131 0	390 647	389	5	0 292	12,684	2,572 835	0 0	
[0 - 3M [United Kingdom	771 735 362 144 60 9	735 362 75 60 9 198	596 207 0 2 2 2	0 0 0 0 0	0 0 0 0 0	139 155 75 59 8 198	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	
Total [0 - 3M [Iceland	2,280	2,211	931	0	0	1,281	0	0	0	0	836	0	101
Total [0 - 3M [Liechtenstein													
[0 - 3M [Norway	217 225 227 48 379 195 22	48 379 195 22	1 224 225 44 378 194 22 1,089	0	0 0 0 0 0 0	215 0 2 4 2 1 0	0 2 9 7 6 26 26	11 110 236 135 220 916 345 1,972	2 11 15 18 14 35 146 241	54 406 295 257 243 192 712 2,159	161 0 0 0 69 0 0	0 0 0 0 0 0	
[0 - 3M [Australia	1,313	1,313	1,089			224	76	1,972	241	2,159	230	U	51
[0 - 3M [Canada													
[0 - 3M [Hong Kong													



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 30/06/2019							
						Direc	ct exposures		Deriva					
	(mln EUR)			On balance sh	neet					Off balan	ce sheet			
												Off-balance she	et exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	n negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	derivative financial assets	non-derivative financial assets (net of short positions)		of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0 - 3M [Japan													
[0 - 3M [U.S.	0 26 0 0 2,155 671 0 2,851	0 26 0 0 2,155 671 0 2,851	0 1 0 0 1,496 9 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 659 661 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	44 0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0 - 3M [China		2,002	2/333			-7							
[0 - 3M [Switzerland													
[0 - 3M [[3M - 1Y [[1Y - 2Y [Other advanced economies non EEA	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	1 0 0 0 0 0 0	0 0 0 0 0 3 0	0 0 0 0 0 83 0	0 0 0 0 0 4 0	0 0 0 0 0 94 0	0 0 0 0 0 0	0 0 0 0 0 0	1
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
[0 - 3M [Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	
Total [0 - 3M [Latin America and the Caribbean	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	
Total		0	0	0	0	0	0	0	0	0	<u> </u>	83	0	2



General governments exposures by country of the counterparty

Danske Bank A/S

							Danske bank A/S							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Derivat	tives		Off balance	ce sheet	
Residual Maturity		Total gross carrying amount of non- derivative financial assets			Off-balance Derivatives with positive fair value Derivatives with negative fair value								eet exposures	
	Country / Region		Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal Provisions	Risk weighted exposure amount	
[0 - 3M [Africa	29 8 0 0 0 0 0	29 8 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	29 8 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 43	0 0 0 0 0 0	3
[0 - 3M [Others	2 0 0 0 5 3 0	2 0 0 0 5 3 0	0 0 0 0 5 3 0	0 0 0 0 0 0	0 0 0 0 0 0	2 0 0 0 0 0 0	1.	7 304 4 301 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 5	0 0 0 0 0 90 0	17 0 0 0 0 0 0	0 0 0 0 0 0	F

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

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

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

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

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominican, Costa Rica, Dominican, Cuba, French Guiana, Guadeloupe, Cayman Islands, Cuba, Guadeloupe, Cuba, Guadeloupe, Cayman Islands, Cuba, Guadeloupe, Cayman Islands, Cuba, Guadeloupe, Cayman Islands, Cuba, Guadeloupe, Cayman Islands, Cuba, Guadeloupe, Cuba, Guadeloupe, Cuba, Cayman Islands, Cuba, Guadeloupe, Cuba, Guadeloupe, Cuba, Guadeloupe, Cuba, Cuba, Guadeloupe, Cuba, Cub Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Congo, The Democratic Republic, Chad, Comoros, Congo, Cong Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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



Performing and non-performing exposures

			A	s of 30/09/201	8			As of 31/12/2018								
	Gross carrying amount				Accumulated in accumulated convalue due to conprovisions ⁴	hanges in fair	Collaterals and financial		Gross carry	ing amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial		
		Of which performing but past due >30	ming but Of which non-performi lue >30		On performing p	performing	guarantees received on non- performing		Of which performing but past due >30			On performing exposures ²	On non- performing	guarantees received on non- performing		
		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures	exposures ³	exposures		
(mln EUR) Debt securities (including at amortised cost and fair value)	36,613	0	0	0	0	0	0	35,926	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	8,073	0	0	0	0	0	0	7,441	0	0	0	0	0	0		
Credit institutions	28,011	0	0	0	0	0	0	27,811	0	0	0	0	0	0		
Other financial corporations	487	0	0	0	0	0	0	562	0	0	0	0	0	0		
Non-financial corporations	42	0	0	0	0	0	0	111	0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)	320,612	521	7,753	2,826	566	1,833	5,003	311,862	793	7,512	2,923	547	1,834	4,911		
Central banks	33,790	0	0	0	0	0	0	27,514	0	0	0	0	0	0		
General governments	5,819	0	3	0	1	1	1	7,282	0	27	0	0	3	24		
Credit institutions	7,624	0	13	7	2	6	5	9,416	10	13	7	2	7	6		
Other financial corporations	43,051	35	264	14	4	72	191	38,165	120	264	13	4	71	186		
Non-financial corporations	98,734	417	3,922	1,272	241	953	2,253	98,884	571	3,757	1,363	237	994	2,173		
of which: small and medium-sized enterprises at amortised cost	23,584	28	1,149	550	133	435	415	23,904	37	1,100	529	135	434	379		
Households	131,594	70	3,551	1,533	318	800	2,552	130,601	92	3,451	1,539	304	760	2,523		
DEBT INSTRUMENTS other than HFT	357,225	521	7,753	2,826	566	1,833	5,003	347,788	793	7,512	2,923	547	1,834	4,911		
OFF-BALANCE SHEET EXPOSURES	100,644		553	120	144	227	136	98,785		577	122	184	144	203		

⁽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⁾ Insitutions report here collective allowances for incurrred 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⁾ Insitutions 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)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Performing and non-performing exposures

			A	As of 31/03/201	9			As of 30/06/2019								
	Gross carrying amount				Accumulated in accumulated control value due to control provisions 4	changes in fair	Collaterals and financial guarantees		Gross carryi	ng amount		Accumulated in accumulated control value due to control provisions 4	hanges in fair	Collaterals and financial		
		Of which performing but past due >30	Of which non-performing ¹		On performing	On non- performing	received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing		
(mln EUR)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		
Debt securities (including at amortised cost and fair value)	34,086	0	0	0	0	0	0	34,033	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	6,634	0	0	0	0	0	0	6,160	0	0	0	0	0	0		
Credit institutions	26,805	0	0	0	0	0	0	27,106	0	0	0	0	0	0		
Other financial corporations	546	0	0	0	0	0	0	599	0	0	0	0	0	0		
Non-financial corporations	101	0	0	0	0	0	0	168	0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)	316,856	630	5,615	2,804	582	1,772	3,498	319,720	374	5,515	2,806	569	1,680	3,263		
Central banks	28,214	0	0	0	0	0	0	32,461	0	0	0	0	0	0		
General governments	6,088	114	26	0	0	3	22	6,431	2	2	0	0	2	0		
Credit institutions	9,981	0	11	6	1	6	4	8,269	0	10	7	1	6	3		
Other financial corporations	39,530	2	176	11	4	69	107	38,452	3	191	124	4	92	99		
Non-financial corporations	100,857	306	3,074	1,244	247	972	1,855	101,502	225	3,035	1,190	244	878	1,699		
of which: small and medium-sized enterprises at amortised cost	24,350	45	978	526	140	418	332	24,713	42	930	492	133	385	338		
Households	132,185	207	2,329	1,542	330	722	1,510	132,605	144	2,278	1,485	319	701	1,463		
DEBT INSTRUMENTS other than HFT	350,942	630	5,615	2,804	582	1,772	3,498	353,753	374	5,515	2,806	569	1,680	3,263		
OFF-BALANCE SHEET EXPOSURES	101,074		451	122	198	123	200	106,527		537	132	192	147	187		

⁽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⁾ Insitutions report here collective allowances for incurrred 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⁾ Insitutions 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)

⁽⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 30/09/2018				As of 31/12/2018							
	Gross carrying exposures wit measures		Accumulated im accumulated cha value due to cre provisions for exforted for bearance means.	anges in fair dit risk and oposures with	Collateral and financial guarantees	Gross carrying exposures wit measures		accumulated cha value due to cre provisions for e	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²					
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forhearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures				
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)	4,369	3,626	858	838	2,878	4,148	3,444	944	918	2,722				
Central banks	0	0	0	0	0	0	0	0	0	0				
General governments	2	2	1	1	0	0	0	0	0	0				
Credit institutions	1	1	0	0	0	1	1	0	0	0				
Other financial corporations	231	229	61	61	168	231	229	64	64	167				
Non-financial corporations	2,441	2,047	484	469	1,494	2,340	1,908	549	531	1,422				
of which: small and medium-sized enterprises at amortised cost	705	608	230	228	270	615	555	239	233	234				
Households	1,695	1,348	312	306	1,216	1,576	1,307	331	323	1,133				
DEBT INSTRUMENTS other than HFT	4,369	3,626	858	838	2,878	4,148	3,444	944	918	2,722				
Loan commitments given	123	70	24	23	3	203	129	23	20	50				

⁽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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



Forborne exposures

			As of 31/03/2019					As of 30/06/2019		
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees	Gross carrying exposures wit measures		Accumulated im accumulated ch value due to cre provisions for e forbearance me	anges in fair edit risk and exposures with	Collateral and financial guarantees
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures
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)	3,486	2,512	813	765	2,174	3,098	2,212	687	633	1,903
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	1	1	0	0	0	0	0	0	0	0
Other financial corporations	185	162	61	61	124	74	48	8	8	30
Non-financial corporations	1,911	1,489	434	412	1,049	1,676	1,345	377	353	893
of which: small and medium-sized enterprises at amortised cost	529	447	188	182	224	505	408	158	150	230
Households	1,389	861	317	292	1,002	1,348	819	301	271	980
DEBT INSTRUMENTS other than HFT	3,486	2,512	813	765	2,174	3,098	2,212	687	633	1,903
Loan commitments given	199	107	16	15	54	198	127	26	24	19

⁽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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.