



2018 EU-wide Transparency Exercise

Bank Name	Danske Bank
LEI Code	MAES062Z21O4RZ2U7M96
Country Code	DK

2018 EU-wide Transparency Exercise

Capital

Danske Bank

		(mln EUR, %)	As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	22,878	21,836		
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	17,830	16,132		
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,116	394	C 01.00 (r020,r010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	18,195	17,766	C 01.00 (r130,r010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	C 01.00 (r180,r010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,r010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,r010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,r010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-130	-167	C 01.00 (r250,r010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-903	-914	C 01.00 (r300,r010) + C 01.00 (r340,r010)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences (net of associated DTLs)	-45	-41	C 01.00 (r370,r010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,r010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-226	-228	C 01.00 (r390,r010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,r010)	Articles 4(122), 36(1) point (g) and 41 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,r010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-41	-36	C 01.00 (r450,r010) + C 01.00 (r460,r010) + C 01.00 (r470,r010) + C 01.00 (r471,r010) + C 01.00 (r472,r010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR, Articles 36(1) point (k) (ii), 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 (-)	-41	-36	C 01.00 (r460,r010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,r010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,r010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,r010)	Articles 4(27); 36(1) point (i); 43, 45, 47, 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,r010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,r010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-226	-858	C 01.00 (r529,r010)	-
	A.1.21	Transitional adjustments	90	215	CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,r010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,r010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	90	215	C 01.00 (r520,r010)	Articles 469 to 472, 478 and 481 of CRR
A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,472	3,157			
A.2.1	Additional Tier 1 Capital instruments	2,495	3,157	C 01.00 (r540,r010) + C 01.00 (r670,r010)	Article 61 of CRR	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,r010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,r010) + C 01.00 (r700,r010) + C 01.00 (r710,r010) + C 01.00 (r740,r010) + C 01.00 (r744,r010) + C 01.00 (r748,r010)		
A.2.4	Additional Tier 1 transitional adjustments	-23	0	C 01.00 (r660,r010) + C 01.00 (r680,r010) + C 01.00 (r730,r010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	20,302	19,288			
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,575	2,548			
A.4.1	Tier 2 Capital instruments	2,307	2,296	C 01.00 (r760,r010) + C 01.00 (r890,r010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,r010) + C 01.00 (r920,r010) + C 01.00 (r930,r010) + C 01.00 (r940,r010) + C 01.00 (r950,r010) + C 01.00 (r970,r010) + C 01.00 (r974,r010) + C 01.00 (r978,r010)		
A.4.3	Tier 2 transitional adjustments	268	252	C 01.00 (r880,r010) + C 01.00 (r900,r010) + C 01.00 (r960,r010)		
B	TOTAL RISK EXPOSURE AMOUNT	101,198	101,172			
B.1	Of which: Transitional adjustments included	0	33	C 05.01 (r010,r040)	Articles 92(3), 95, 96 and 98 of CRR	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.62%	15.94%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.06%	19.06%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.61%	21.58%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	17,740	15,917	[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 loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.53%	15.74%	(D.1)/(B-B.1)	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		215	C 05.01 (r440,r010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,r030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements		33	C 05.01 (r440,r040)	

(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

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Leverage ratio

Danske Bank

(mln EUR, %)		As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	20,302	19,288	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	20,235	19,074	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	460,117	451,201	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	460,049	450,986	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.4%	4.3%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.4%	4.2%	C 47.00 (r330,c010)	

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Risk exposure amounts

Danske Bank

(mln EUR)	As of 31/12/2017	as of 30/06/2018
Risk exposure amounts for credit risk	85,891	85,728
Risk exposure amount for securitisation and re-securitisations in the banking book	77	74
Risk exposure amount for contributions to the default fund of a CCP	88	80
Risk exposure amount Other credit risk	85,726	85,574
Risk exposure amount for position, foreign exchange and commodities (Market risk)	4,516	4,571
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	566	668
Risk exposure amount for operational risk	10,215	10,205
Other risk exposure amounts	9	1
Total Risk Exposure Amount	101,198	101,172

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

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P&L
Danske Bank

(mln EUR)	As of 31/12/2017	As of 30/06/2018
Interest income	6,894	3,399
Of which debt securities income	259	145
Of which loans and advances income	5,441	2,658
Interest expenses	3,428	1,734
(Of which deposits expenses)	835	469
(Of which debt securities issued expenses)	2,137	1,057
(Expenses on share capital repayable on demand)	0	0
Dividend income	27	9
Net Fee and commission income	1,648	793
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	-20	0
Gains or (-) losses on financial assets and liabilities held for trading, net	711	294
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	0	-42
Gains or (-) losses from hedge accounting, net	2	0
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	541	258
TOTAL OPERATING INCOME, NET	6,375	2,979
(Administrative expenses)	2,861	1,393
(Depreciation)	496	259
Modification gains or (-) losses, net	n.a.	0
(Provisions or (-) reversal of provisions)	-15	-39
(Commitments and guarantees given)	-15	-39
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	0	0
Of which restructuring ¹	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-217	-47
(Financial assets at fair value through other comprehensive income)	n.a.	0
(Financial assets at amortised cost)	n.a.	-47
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	228	74
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,478	1,488
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,798	1,180
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,798	1,180
Of which attributable to owners of the parent	2,798	1,180

⁽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."

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Credit Risk - Standardised Approach

Danske Bank

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(mb EUR, %)									
Consolidated data	Central governments or central banks	74,873	67,303	7		60,542	53,966	7	
	Regional governments or local authorities	7,493	9,840	130		7,526	10,442	78	
	Public sector entities	65	81	16		64	71	14	
	Multilateral Development Banks	404	397	0		401	394	0	
	International Organisations	198	198	0		173	173	0	
	Institutions	2,199	2,191	144		2,424	2,415	222	
	Corporates	8,340	5,381	5,258		8,650	5,476	5,060	
	of which: SME	948	635	590		3,140	2,305	2,077	
	Retail	2,769	1,728	1,134		2,857	1,776	1,185	
	of which: SME	1,405	1,065	637		1,335	993	598	
	Secured by mortgages on immovable property	4,926	4,653	1,696		5,173	4,927	1,780	
	of which: SME	813	700	215		1,627	1,510	558	
	Exposures in default	309	182	214	110	266	172	203	87
	Items associated with particularly high risk	293	208	313		295	200	300	
	Covered bonds	29,418	29,418	2,981		25,113	25,113	2,550	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	2,250	2,241	2,252		1,725	1,706	1,709		
Securitisation	0	0	0		0	0	0		
Other exposures	1,921	1,921	1,911		2,083	2,083	2,074		
Standardised Total	135,459	125,741	16,056	161	117,303	108,914	15,180	173	

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
DENMARK	Central governments or central banks	12,090	12,139	0		10,716	11,421	0	
	Regional governments or local authorities	3,417	5,965	0		3,600	6,770	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	1,596	1,596	30		1,655	1,655	69	
	Corporates	696	290	210		977	476	289	
	of which: SME	0	0	0		4	3	3	
	Retail	43	22	16		43	23	17	
	of which: SME	9	3	2		10	2	1	
	Secured by mortgages on immovable property	64	62	22		62	61	21	
	of which: SME	1	0	0		0	0	0	
	Exposures in default	5	3	4	2	1	1	1	0
	Items associated with particularly high risk	37	37	56		35	35	52	
	Covered bonds	26,515	26,515	2,689		22,709	22,709	2,307	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	2,094	2,086	2,091		1,628	1,609	1,612		
Securitisation	0	0	0		0	0	0		
Other exposures	1,763	1,763	1,763		1,921	1,921	1,921		
Standardised Total	1,763	1,763	1,763	2	1,921	1,921	1,921	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
SWEDEN	Central governments or central banks	12,107	10,325	0		9,710	8,311	0	
	Regional governments or local authorities	1,966	1,765	0		1,854	1,995	0	
	Public sector entities	0	31	6		0	24	5	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	1	0		2	2	0	
	Corporates	65	37	37		56	29	29	
	of which: SME	0	0	0		0	0	0	
	Retail	10	3	2		7	2	2	
	of which: SME	4	1	0		4	2	1	
	Secured by mortgages on immovable property	20	20	7		20	48	16	
	of which: SME	0	0	0		27	27	9	
	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	1,696	1,696	170		1,562	1,562	156	
	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	8		8	8	8		
Securitisation	0	0	0		0	0	0		
Other exposures	4	4	4		1	1	1		
Standardised Total	4	4	4	0	1	1	1	0	

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

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

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
NORWAY	Central governments or central banks	2,030	967	0		1,588	577	0	
	Regional governments or local authorities	291	233	47		218	180	36	
	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	8	5	5		13	8	8	
	of which: SME	0	0	0		0	0	0	
	Retail	3	2	1		3	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	21	21	7		21	21	7	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	1	1	1		0	0	1	
	Covered bonds	457	457	46		270	270	27	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	57	57	57		58	58	58		
Securitisation	0	0	0		0	0	0		
Other exposures	3	3	3		5	5	5		
Standardised Total	3	3	3	0	5	5	5	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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Credit Risk - Standardised Approach

Danske Bank

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
FINLAND	Central governments or central banks	7,433	8,146	0		4,622	5,269	0	
	Regional governments or local authorities	1,344	1,411	0		1,522	1,575	0	
	Public sector entities	65	50	0		64	48	0	
	Multilateral Development Banks	86	86	0		85	85	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	36	1		14	10	1	
	Corporates	1,457	937	932		1,467	899	855	
	of which: SME	124	77	69		607	386	343	
	Retail	1,024	876	549		1,073	901	584	
	of which: SME	729	604	345		660	516	295	
	Secured by mortgages on immovable property	1,070	1,046	423		1,118	1,073	426	
	of which: SME	444	429	120		1,051	1,023	392	
	Exposures in default	62	34	48	18	51	34	48	15
	Items associated with particularly high risk	1	1	1		0	0	0	
	Covered bonds	212	212	21		125	125	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		1	1	0	
Equity	0	0	13		1	1	1		
Securitisation									
Other exposures									
Standardised Total ²	12	12	12	19	19	19	19	30	

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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
GERMANY	Central governments or central banks	27,143	25,952	0		18,089	18,153	0	
	Regional governments or local authorities	0	0	0		66	66	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	0	0		1	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	2	0	0		2	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	140	140	14		90	90	9	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED KINGDOM	Central governments or central banks	5,046	3,548	0		5,665	4,190	0	
	Regional governments or local authorities	189	189	38		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	15	8	0		14	7	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	64	64	13		75	75	15	
	Corporates	3,753	2,495	2,478		4,144	2,664	2,494	
	of which: SME	470	261	244		2,271	1,679	1,507	
	Retail	1,320	652	446		1,362	660	474	
	of which: SME	527	359	228		541	381	242	
	Secured by mortgages on immovable property	2,962	2,724	951		3,173	2,979	1,037	
	of which: SME	326	232	79		516	428	144	
	Exposures in default	144	92	106	51	129	82	92	46
	Items associated with particularly high risk	251	167	251		248	154	231	
	Covered bonds	211	211	21		217	217	22	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	16	16	17		16	16	16		
Securitisation									
Other exposures									
Standardised Total ²	70	70	70	88	73	73	73	101	

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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mn EUR, %)									
UNITED STATES	Central governments or central banks	624	624	0		1,312	1,312	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	51	51	0		40	39	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	3	3	3		3	3	3	
	of which: SME	0	0	0		0	0	0	
	Retail	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	3	3	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	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	24	24	24		1	1	1		
Securitisation									
Other exposures									
Standardised Total ²	0	0	0	0	0	0	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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Danske Bank

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
IRELAND	Central governments or central banks	643	643	0		1,452	1,027	0	
	Regional governments or local authorities	8	8	4		7	7	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	40	30	30		28	10	10	
	of which: SME	0	0	0		3	1	1	
	Retail	38	34	25		37	34	25	
	of which: SME	32	30	23		32	31	23	
	Secured by mortgages on immovable property	19	19	7		18	17	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	24	6	6	19	15	4	4	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				19				11	

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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
LUXEMBOURG	Central governments or central banks	160	160	0		159	159	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	252	252	0		262	262	0	
	International Organisations	179	179	0		162	162	0	
	Institutions	0	0	0		0	0	0	
	Corporates	94	66	66		93	66	66	
	of which: SME	0	0	0		39	39	39	
	Retail	21	7	5		24	8	5	
	of which: SME	9	2	1		11	3	1	
	Secured by mortgages on immovable property	3	3	1		4	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	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	32	32	32		3	3	3		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ²
(mb EUR, %)									
SWITZERLAND	Central governments or central banks	0	0	0		20	20	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	20	20	0		11	11	0	
	Institutions	0	0	0		0	0	0	
	Corporates	40	9	9		45	10	10	
	of which: SME	0	0	0		0	0	0	
	Retail	15	2	1		16	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	4	4	1		4	4	1	
	of which: SME	1	1	0		1	0	0	
	Exposures in default	2	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	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		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
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 securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Danske Bank

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(min EUR, %)			Of which: defaulted ²⁾	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	17,435	1	14,927	2,296	0	3	16,884	1
	Corporates	174,931	2,196	138,662	45,191	1,516	1,533	180,593	1,977
	Corporates - Of Which: Specialised Lending	99	3	99	32	2	2	98	2
	Corporates - Of Which: SME	28,916	351	21,701	4,193	321	183	75,949	1,313
	Retail	133,438	1,263	122,861	21,074	2,627	774	134,637	1,146
	Retail - Secured on real estate property	107,083	716	105,725	17,131	1,987	186	114,136	782
	Retail - Secured on real estate property - Of Which: SME	5,474	85	5,271	1,029	185	27	4,397	53
	Retail - Secured on real estate property - Of Which: non-SME	101,609	631	100,454	16,102	1,803	159	109,739	729
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	26,355	548	17,136	3,943	640	588	20,501	364
	Retail - Other Retail - Of Which: SME	2,541	73	1,876	547	101	63	2,210	64
	Retail - Other Retail - Of Which: non-SME	23,814	475	15,261	3,396	539	525	18,291	300
	Equity	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	467	467	77	1,108	0	436	436	74	
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).
²⁾ For corporate - specialised lending, original values reported in December 2017 at consolidated level include all specialised lending exposures, while the corresponding "of which defaulted" exclude those subject to the slotting criteria approach.

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(min EUR, %)			Of which: defaulted ²⁾	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	1,512	0	1,377	201	0	2	1,627	0
	Corporates	80,052	1,339	64,356	19,101	1,129	1,104	81,389	1,208
	Corporates - Of Which: Specialised Lending	67	3	67	22	2	2	66	2
	Corporates - Of Which: SME	21,158	293	14,953	2,184	282	145	46,846	1,076
	Retail	84,441	612	79,252	13,550	1,001	631	84,535	574
	Retail - Secured on real estate property	71,743	330	70,852	11,386	629	169	73,976	351
	Retail - Secured on real estate property - Of Which: SME	4,113	48	3,940	796	136	25	4,020	43
	Retail - Secured on real estate property - Of Which: non-SME	67,630	283	66,912	10,589	794	144	69,955	309
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	12,698	282	8,400	1,665	71	462	11,060	222
	Retail - Other Retail - Of Which: SME	1,158	35	801	207	13	37	1,078	29
	Retail - Other Retail - Of Which: non-SME	11,541	246	7,599	1,457	59	424	9,982	194
	Equity	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(min EUR, %)			Of which: defaulted ²⁾	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	1,230	0	917	177	0	0	1,360	0
	Corporates	38,647	50	31,478	10,870	51	50	38,866	39
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3,640	21	3,399	870	37	13	12,795	22
	Retail	16,476	61	13,619	1,625	140	24	15,862	51
	Retail - Secured on real estate property	11,486	38	11,455	1,133	101	6	11,613	32
	Retail - Secured on real estate property - Of Which: SME	974	7	965	146	19	2	1,119	28
	Retail - Secured on real estate property - Of Which: non-SME	10,512	30	10,490	986	82	4	11,499	31
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,990	24	2,164	493	39	18	4,250	19
	Retail - Other Retail - Of Which: SME	927	11	755	195	15	9	692	8
	Retail - Other Retail - Of Which: non-SME	4,063	12	1,409	298	24	9	3,557	11
	Equity	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	
Other non credit-obligation assets									
IRB Total									

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

		IRB Approach							
		As of 31/12/2017				As of 30/06/2018			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions
(min EUR, %)			Of which: defaulted ²⁾	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	447	0	427	52	0	0	953	0
	Corporates	21,529	285	17,382	6,541	142	164	22,737	313
	Corporates - Of Which: Specialised Lending	27	0	27	7	0	0	27	0
	Corporates - Of Which: SME	2,223	6	1,807	588	1	8	6,821	85
	Retail	17,554	55	15,943	3,242	191	18	18,923	57
	Retail - Secured on real estate property	13,296	38	12,893	2,756	180	6	15,667	44
	Retail - Secured on real estate property - Of Which: SME	246	2	233	50	8	0	157	2
	Retail - Secured on real estate property - Of Which: non-SME	13,050	36	12,660	2,705	172	6	15,810	42
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,258	17	3,050	487	11	12	2,956	13
	Retail - Other Retail - Of Which: SME	226	4	152	44	4	3	209	3
	Retail - Other Retail - Of Which: non-SME	4,033	14	2,897	443	7	9	2,747	10
	Equity	0	0	0	0	0	0	0	0
Securitisation	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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Danske Bank

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		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		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	68	0	50	12	0	0	40	0	21	6
	Corporates	14,722	167	10,184	4,341	51	14,152	131	10,477	4,987	70
	Corporates - Of Which: Specialised Lending	4	0	4	0	0	4	0	4	0	0
	Corporates - Of Which: SME	1,487	29	1,306	506	14	4,014	112	3,304	1,922	0
	Retail	13,843	507	13,044	2,920	1,268	81	13,813	441	12,981	2,902
	Retail - Secured on real estate property	9,733	299	9,713	1,664	751	1	11,856	394	11,693	2,393
	Retail - Secured on real estate property - Of Which: SME	128	8	119	31	22	0	84	7	76	20
	Retail - Secured on real estate property - Of Which: non-SME	9,606	291	9,594	1,634	730	1	11,772	337	11,617	2,373
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,110	209	3,321	1,255	517	80	1,957	97	1,288	509
	Retail - Other Retail - Of Which: SME	224	22	165	100	69	13	216	24	150	115
	Retail - Other Retail - Of Which: non-SME	3,885	187	3,157	1,156	448	67	1,741	73	1,138	394
Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		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		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,468	0	1,290	194	0	1,678	0	1,472	199	0
	Corporates	2,591	9	1,424	439	7	2,733	3	1,301	423	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	20	0	19	24	1	63	3	58	51	2
	Retail	98	5	83	19	2	4	92	79	22	1
	Retail - Secured on real estate property	67	1	66	26	2	1	67	1	67	19
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	2	0	2	1	0
	Retail - Secured on real estate property - Of Which: non-SME	65	1	64	25	2	1	66	1	65	19
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	31	4	17	3	0	4	25	1	12	3
	Retail - Other Retail - Of Which: SME	3	0	2	1	0	0	4	0	2	1
	Retail - Other Retail - Of Which: non-SME	28	4	15	3	0	4	21	1	10	2
Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		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		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	3,121	0	2,884	400	0	2,169	0	2,009	377	0
	Corporates	3,126	0	2,410	662	1	3,932	0	3,195	833	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	178	0	38	5	0	991	0	827	242	0
	Retail	198	2	173	30	1	182	2	166	28	1
	Retail - Secured on real estate property	126	1	123	22	1	123	0	123	22	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	2	0	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	125	1	122	22	1	121	0	121	22	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	71	1	50	9	0	59	1	44	6	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	1	0	1	0	0
	Retail - Other Retail - Of Which: non-SME	70	1	49	9	0	58	1	43	6	0
Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets											
IRB Total											

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

		IRB Approach									
		As of 31/12/2017					As of 30/06/2018				
		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		
(min EUR, %)			Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	958	0	902	123	0	670	0	616	132	0
	Corporates	2,291	4	1,437	630	2	2,425	0	1,585	711	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	0	0	0	24	0	23	16	0
	Retail	183	2	164	41	5	171	1	157	74	2
	Retail - Secured on real estate property	128	2	126	28	5	122	1	121	24	2
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	127	2	124	28	5	121	1	121	23	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	55	1	39	13	0	48	0	36	50	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	55	1	39	13	0	48	0	36	50	0
Equity	0	0	0	0	0	0	0	0	0	0	
Securitisation	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).

2018 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Danske Bank

		IRB Approach															
		As of 31/12/2017						As of 30/06/2018									
		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	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)																	
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	71	0	66	21	0	0	0	70	0	64	8	0	0	0	0	0
	Corporates	1,978	17	1,274	257	19	8	2,616	12	1,838	281	12	5	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	2	1	0	0	2	503	12	491	38	12	5	0	0	0	0
	Retail	10	0	10	2	0	0	15	0	12	3	0	0	0	0	0	0
	Retail - Secured on real estate property	9	0	9	2	0	0	9	0	9	2	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	2	0	0	8	0	8	2	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	1	0	0	0	6	1	4	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	5	0	3	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	1	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 31/12/2017						As of 30/06/2018									
		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	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)																	
LUXEMBOURG	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	332	0	64	5	0	0	852	0	185	23	0	0	0	0	0	0
	Corporates	1,998	0	1,236	244	0	0	2,643	0	2,187	272	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	58	0	41	10	0	0	0	0	0	0
	Retail	32	0	27	6	0	0	37	0	29	6	0	0	0	0	0	0
	Retail - Secured on real estate property	24	0	24	5	0	0	26	0	26	5	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	24	0	23	4	0	0	25	0	25	5	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	4	1	0	0	11	0	3	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	8	0	4	1	0	0	11	0	3	1	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets																	
IRB Total																	

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

		IRB Approach															
		As of 31/12/2017						As of 30/06/2018									
		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	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(min EUR, %)																	
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,095	0	3,859	26	0	0	2,569	0	2,534	17	0	0	0	0	0	0
	Corporates	780	0	563	66	0	1	873	0	674	57	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5	0	5	0	0	0	125	0	125	15	0	0	0	0	0	0
	Retail	76	3	72	17	3	2	82	3	72	15	2	3	0	0	0	0
	Retail - Secured on real estate property	62	2	61	14	2	2	67	3	66	14	2	2	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	62	2	61	14	2	2	67	3	66	14	2	2	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14	1	11	3	1	0	16	0	6	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	14	1	11	3	1	0	16	0	6	1	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Securitisation	0	0	0	0	0	0	0	0	0	0	0	0	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).

2018 EU-wide Transparency Exercise

Sovereign Exposure

Danske Bank

(mln EUR)

Country / Region	As of 31/12/2017																	
	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading ¹	of which: Loans and advances	of which: Debt securities	Designated at fair value through profit or loss ²	of which: Loans and advances	of which: Debt securities	Available-for-sale ³	of which: Loans and advances	of which: Debt securities	Loans and Receivables ⁴	of which: Loans and advances	of which: Debt securities	Held-to-maturity investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	27,253.5	8,495.3	18,758.2	8,959.7	0.0	8,959.7	3,190.9	1,106.2	2,084.7	162.5	0.0	162.5	7,389.1	7,389.1	0.0	7,502.5	0.0	7,502.5
Austria	1,194.8	0.0	1,194.8															
Belgium	997.0	0.0	997.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	19.1	0.0	19.1															
Denmark	4,773.2	3,245.4	1,527.9															
Estonia	0.0	0.0	0.0															
Finland	2,874.2	713.3	2,160.9															
France	2,756.4	0.0	2,756.4															
Germany	1,239.7	49.5	1,190.3															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	523.5	71.7	451.9															
Italy	1,092.6	0.0	1,092.6															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	999.3	0.0	999.3															
Poland	0.0	0.0	0.0															
Portugal	33.4	0.0	33.4															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	1,640.0	0.0	1,640.0															
Sweden	4,999.6	3,149.2	1,850.4															
United Kingdom	1,657.0	858.4	798.6															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	914.8	354.6	560.2															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	1,485.4	0.0	1,485.4															
Other advanced economies non EEA	1.1	1.1	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.1	0.1	0.0															
Africa	43.4	43.4	0.0															
Others	8.7	8.7	0.0															

Notes:
Information disclosed in this template is sourced from FINREP templates F 20 and F 04.
The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

Regions:
Other advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.
Other CEE non EEA: Albania, Bosnia and Herzegovina, FYR Macedonia, Montenegro, Serbia and Turkey.
Middle East: Bahrain, 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 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

¹ Includes "Trading financial assets" portfolio for banks reporting under GAAP
² Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP
³ Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP
⁴ Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Danske Bank

As of 30/06/2018

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet							Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
								Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region															
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		382	382	15	0	0	367	0	0	0	0	0	0	0	0	
[1Y - 2Y]		26	26	1	0	0	25	0	0	0	0	0	0	0	0	
[2Y - 3Y]		149	149	95	0	0	55	0	0	0	0	0	0	0	0	
[3Y - 5Y]		239	239	68	0	0	171	0	0	0	0	0	0	0	0	
[5Y - 10Y]		97	97	97	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		13	13	13	0	0	0	0	0	0	0	0	0	0	0	
Total		906	906	289	0	0	617	0	0	0	0	0	0	0	0	0
[0 - 3M]		59	59	59	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		399	399	263	0	0	336	0	0	0	0	0	0	0	0	
[1Y - 2Y]		103	103	19	0	0	84	0	0	0	0	0	0	0	0	
[2Y - 3Y]		106	106	80	0	0	28	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		69	69	69	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		75	75	75	0	0	0	0	0	0	0	0	0	0	0	
Total		1,014	1,014	567	0	0	447	0	0	0	0	0	0	0	0	0
[0 - 3M]																
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]																
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]																
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y - more]																
Total																
[0 - 3M]		1,336	1,244	69	0	0	1,384	3	478	1	117	1,393	0	0	0	
[3M - 1Y]		665	657	0	0	0	429	4	68	1	16	82	0	0	0	
[1Y - 2Y]		654	654	4	0	0	59	21	602	26	343	1	0	0	0	
[2Y - 3Y]		1,176	1,176	900	0	206	69	20	474	35	474	0	0	0	0	
[3Y - 5Y]		188	188	3	0	0	41	4	163	0	0	0	0	0	0	
[5Y - 10Y]		800	800	679	0	0	78	19	303	157	1,488	1	0	0	0	
[10Y - more]		1,145	1,145	32	0	0	522	152	1,357	120	1,197	1	0	0	0	
Total		6,164	6,164	1,688	0	206	2,582	253	3,844	341	3,636	1,477	0	0	0	146
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	68	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	68	0	0	0	0

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Danske Bank

As of 30/06/2018

(min EUR)		Direct exposures														Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet					
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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		Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region																
[0 - 3M]	Finland	997	997	263	0	0	0	306	49	4,351	20	1,698	1,175	0			
[3M - 1Y]		27	27	0	0	0	0	13	8	550	9	949	57	0			
[1Y - 2Y]		468	468	150	0	0	0	299	27	784	408	15	0	0			
[2Y - 3Y]		93	93	52	0	0	0	41	39	1,381	19	1,535	0	0			
[3Y - 5Y]		235	235	91	0	0	0	143	86	809	2	30	46	0			
[5Y - 10Y]		663	663	279	0	0	0	384	13	591	3	5	0	0			
[10Y - more]	159	159	58	0	0	0	100	96	842	18	195	33	0				
Total		2,642	2,642	893	0	0	1,285	318	9,309	79	4,841	1,331	0			95	
[0 - 3M]	France	155	155	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		1,138	1,138	395	0	0	0	743	0	0	0	0	0	0			
[1Y - 2Y]		334	334	95	0	0	0	239	0	0	0	0	0	0			
[2Y - 3Y]		100	100	100	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		603	603	299	0	0	0	305	0	0	0	0	0	0			
[5Y - 10Y]		43	43	43	0	0	0	0	0	0	0	0	0	0			
[10Y - more]	113	113	113	0	0	0	0	0	0	0	0	0	0				
Total		2,487	2,487	1,200	0	0	1,287	0	0	0	0	0	0			0	
[0 - 3M]	Germany	145	145	87	0	0	58	14	244	0	0	0	0	0			
[3M - 1Y]		380	380	96	0	0	50	22	1,217	56	549	0	0	0			
[1Y - 2Y]		505	505	494	0	12	0	0	53	1,270	20	368	0	0			
[2Y - 3Y]		218	218	173	0	46	0	40	802	2	110	0	0	0			
[3Y - 5Y]		397	397	263	0	134	0	134	94	1,367	52	530	0	0			
[5Y - 10Y]		521	521	521	0	11	0	0	85	1,804	66	1,399	0	0			
[10Y - more]	196	196	196	0	0	0	0	72	334	137	324	0	0				
Total		2,162	2,162	1,811	0	69	242	380	7,038	323	3,281	0	0			0	
[0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		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			
[10Y - more]	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 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		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			
[10Y - more]	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 - 3M]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	0			
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0			
[3Y - 5Y]		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			
[10Y - more]	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 - 3M]	Ireland	207	207	1	0	0	75	7	596	0	40	850	0	0			
[3M - 1Y]		367	369	289	0	0	0	78	0	0	161	25	0	0			
[1Y - 2Y]		127	124	0	0	0	0	127	4	245	2	229	0	0			
[2Y - 3Y]		72	48	0	0	0	0	72	37	894	0	236	0	0			
[3Y - 5Y]		228	190	0	0	0	0	40	0	432	0	0	0	0			
[5Y - 10Y]		62	62	27	0	0	0	35	14	297	0	0	0	0			
[10Y - more]	40	40	40	0	0	0	0	0	0	0	0	0	0				
Total		1,105	1,040	546	0	0	428	81	2,463	12	656	875	0			11	

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Danske Bank

As of 30/06/2018

(min EUR)		Direct exposures													Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)					Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region															
	Portugal	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	2	2	2	0	0	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	3	3	0	0	0	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	2	2	0	0	0	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	2	2	0	0	0	0	0	0	0	0	0	0	0	
		[5Y - 10Y]	27	27	0	0	0	0	0	0	0	0	0	0	0	
	[10Y - more]	19	19	0	0	0	0	0	0	0	0	0	0	0		
	Total	56	56	56	0	0	0	0	0	0	0	0	0	0	0	
	Romania	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	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	
	[10Y - more]	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	
	Slovakia	[0 - 3M]														
		[3M - 1Y]														
		[1Y - 2Y]														
		[2Y - 3Y]														
		[3Y - 5Y]														
		[5Y - 10Y]														
	[10Y - more]															
	Total															
	Slovenia	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[1Y - 2Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[2Y - 3Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	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	
	[10Y - more]	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	
	Spain	[0 - 3M]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[3M - 1Y]	26	26	0	0	0	26	0	0	0	0	0	0	0	
		[1Y - 2Y]	61	61	40	0	0	21	0	0	0	0	0	0	0	
		[2Y - 3Y]	318	318	0	0	0	0	0	0	0	0	0	0	0	
		[3Y - 5Y]	0	0	0	0	0	0	0	0	0	0	0	0	0	
		[5Y - 10Y]	1,268	1,268	1,268	0	0	0	0	0	0	0	0	0	0	
	[10Y - more]	153	153	0	0	0	0	0	0	0	0	0	0	0		
	Total	1,826	1,826	1,779	0	0	47	0	0	0	0	0	0	0	0	
	Sweden	[0 - 3M]	1,571	1,571	146	0	2	422	15,398	42	3,797	1,903	0	0		
		[3M - 1Y]	876	869	870	0	6	82	3,524	56	2,443	48	0	0		
		[1Y - 2Y]	27	27	1	0	12	80	1,122	45	634	144	0	0		
		[2Y - 3Y]	137	137	7	65	7	64	29	486	963	112	0	0		
		[3Y - 5Y]	361	321	90	0	227	227	84	866	48	1,038	230	0	0	
		[5Y - 10Y]	45	19	21	0	23	98	23	1,278	4	349	0	0	0	
	[10Y - more]	223	118	223	0	0	0	0	0	0	0	0	0	0		
	Total	3,240	3,062	1,360	0	92	336	860	22,721	249	9,225	2,436	0	31		
	United Kingdom	[0 - 3M]	699	698	157	0	0	562	0	0	844	0	0	0		
		[3M - 1Y]	53	53	26	0	27	0	0	27	0	0	0	0	0	
		[1Y - 2Y]	332	332	144	0	0	188	0	0	0	0	0	0	0	
		[2Y - 3Y]	159	159	1	0	0	158	0	0	1	0	0	0	0	
		[3Y - 5Y]	218	218	0	0	0	218	0	0	0	0	0	0	0	
		[5Y - 10Y]	132	132	39	0	93	0	0	0	0	50	0	0	0	
	[10Y - more]	211	211	0	0	211	0	0	0	0	15	0	0	0		
	Total	1,804	1,802	346	0	1,458	8	187	0	909	0	0	0	178		

2018 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Danske Bank

As of 30/06/2018

(min EUR)		Direct exposures												Risk weighted exposure amount	
		On balance sheet						Derivatives				Off balance sheet			
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
		39	39	0	0	0	39	0	0	0	0	0	0	0	
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		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	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		39	39	0	0	0	39	0	0	0	0	0	0	6	
		6	6	0	0	0	6	0	0	0	0	0	0	0	
[0 - 3M]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		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	
[10Y - more]		0	0	0	0	0	0	0	0	0	0	0	0	0	
Total		6	6	0	0	0	6	0	0	0	0	0	0	1	

Notes and definitions

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

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

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

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

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

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

(6) 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 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, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

2018 EU-wide Transparency Exercise

Performing and non-performing exposures

Danske Bank

	As of 31/12/2017							As of 30/06/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹		Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >30 days and <=90 days	Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³	Of which performing but past due >30 days and <=90 days		Of which non-performing ¹	Of which: defaulted	On performing exposures ²	On non-performing exposures ³			
							(mln EUR)							
Debt securities (including at amortised cost and fair value)	43,068	0	0	0	0	0	0	36,642	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9,750	0	0	0	0	0	0	8,463	0	0	0	0	0	0
Credit institutions	32,117	0	0	0	0	0	0	27,690	0	0	0	0	0	0
Other financial corporations	1,148	0	0	0	0	0	0	457	0	0	0	0	0	0
Non-financial corporations	53	0	0	0	0	0	0	32	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	313,796	411	6,220	3,396	545	2,159	2,913	314,818	377	7,387	3,046	595	1,899	4,604
Central banks	47,099	0	0	0	0	0	0	34,532	0	0	0	0	0	0
General governments	8,497	0	2	0	0	1	0	6,875	6	3	0	0	1	0
Credit institutions	7,917	0	2	1	2	1	1	9,339	0	6	1	2	1	4
Other financial corporations	26,224	4	170	27	0	69	13	34,275	0	239	13	3	73	166
Non-financial corporations	94,224	267	2,633	1,710	19	959	924	99,038	297	3,763	1,469	272	990	2,076
of which: small and medium-sized enterprises at amortised cost	8,152	5	274	204	0	150	55	23,268	32	1,145	574	142	456	415
Households	129,835	140	3,413	1,658	523	1,128	1,974	130,759	74	3,375	1,563	318	834	2,357
DEBT INSTRUMENTS other than HFT	356,864	411	6,220	3,396	545	2,159	2,913	351,460	377	7,387	3,046	595	1,899	4,604
OFF-BALANCE SHEET EXPOSURES	102,161		350	269	87	0	0	102,458		784	190	162	100	121

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

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

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

⁽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.

2018 EU-wide Transparency Exercise

Forborne exposures

Danske Bank

(mln EUR)	As of 31/12/2017					As of 30/06/2018				
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures
	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures	Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	30	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	30	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)	4,661	2,740	1,041	1,041	2,967	5,292	3,570	988	962	3,055
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	2	2	1	1	0	2	2	1	1	0
Credit institutions	1	1	1	1	0	276	1	0	0	0
Other financial corporations	191	129	57	57	69	209	206	65	65	143
Non-financial corporations	2,604	1,361	518	518	1,507	2,887	2,120	550	537	1,554
of which: small and medium-sized enterprises at amortised cost	190	137	75	75	53	869	669	289	279	340
Households	1,863	1,247	464	464	1,391	1,918	1,241	372	360	1,359
DEBT INSTRUMENTS other than HFT	4,661	2,740	1,041	1,041	2,967	5,322	3,570	988	962	3,055
Loan commitments given	284	35	0	0	0	344	169	29	29	46

⁽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.