



## 2023 EU-wide Transparency Exercise

<b>Bank Name</b>	Danske Bank A/S
<b>LEI Code</b>	MAES062Z21O4RZ2U7M96
<b>Country Code</b>	DK

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

## 2023 EU-wide Transparency Exercise

### Key Metrics

Danske Bank A/S

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	19,171	20,063	19,836	20,059	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,917	19,651	19,594	19,825	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	21,436	22,120	21,861	22,085	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	21,182	21,708	21,619	21,851	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	24,225	24,912	24,650	24,871	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23,971	24,501	24,409	24,638	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	113,637	112,713	110,362	110,846	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	113,628	112,631	110,290	110,774	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.87%	17.80%	17.97%	18.10%	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	16.65%	17.45%	17.77%	17.90%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.86%	19.63%	19.81%	19.92%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.64%	19.27%	19.60%	19.73%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.32%	22.10%	22.34%	22.44%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.10%	21.75%	22.13%	22.24%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	464,000	441,715	449,273	441,956	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.62%	5.01%	4.87%	5.00%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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### Leverage ratio

Danske Bank A/S

(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	21,436	22,130	21,861	22,085	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	21,182	21,712	21,619	21,851	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	464,000	441,715	449,273	441,956	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	463,746	441,303	449,032	441,722	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.62%	5.01%	4.87%	5.00%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.57%	4.92%	4.81%	4.95%	[A.2]/[B.2]	



## 2023 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Danske Bank A/S

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	90,936	90,011	88,798	88,418	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	21,742	21,261	21,998	21,849	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	3,583	3,708	3,621	3,690	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	64,326	63,810	61,952	61,378	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	3,798	3,367	3,119	3,020	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	700	488	434	455	C 02.00 (r0640, c0010)
Settlement risk	14	37	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	120	119	120	123	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,537	6,347	5,584	6,633	C 02.00 (r0520, c0010)
Of which the standardised approach	61	79	74	87	C 02.00 (r0530, c0010)
Of which IMA	5,477	6,268	5,510	6,546	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	9,846	9,929	9,913	9,914	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	9,846	9,929	9,913	9,914	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	2,685	2,415	2,394	2,283	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	113,637	112,713	110,362	110,846	

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

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

## 2023 EU-wide Transparency Exercise

P&L  
Danske Bank A/S

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	4,879	7,271	2,842	5,827
Of which debt securities income	405	600	221	463
Of which loans and advances income	3,866	5,941	2,423	5,129
Interest expenses	2,380	3,862	1,804	3,868
(Of which deposits expenses)	623	1,385	772	1,725
(Of which debt securities issued expenses)	1,516	2,129	796	1,611
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	50	58	18	44
Net Fee and commission income	1,275	1,678	397	762
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	-17	181	238	607
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-25	-31	-10	0
Gains or (-) losses from hedge accounting, net	-24	-3	4	-8
Exchange differences (gain or (-) loss), net	0	0	0	0
Net other operating income /(expenses)	519	677	158	302
<b>TOTAL OPERATING INCOME, NET</b>	<b>4,277</b>	<b>5,970</b>	<b>1,844</b>	<b>3,667</b>
(Administrative expenses)	4,232	5,042	758	1,523
(Cash contributions to resolution funds and deposit guarantee schemes)	98	130	34	67
(Depreciation)	554	730	169	328
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	218	269	35	73
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	218	269	35	73
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	0	0	0
Of which restructuring <sup>2</sup>	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-143	-96	-22	-75
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-143	-96	-22	-75
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	-266	-185	47	61
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	-93
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>-947</b>	<b>-291</b>	<b>917</b>	<b>1,718</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>-1,243</b>	<b>-680</b>	<b>694</b>	<b>1,367</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>-1,243</b>	<b>-680</b>	<b>694</b>	<b>1,367</b>
Of which attributable to owners of the parent	-1,243	-680	694	1,367

<sup>1</sup> Information available only as of end of the year

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

2023 EU-wide Transparency Exercise  
Total Assets: fair value and impairment distribution

Danske Bank A/S

ASSETS:	(mli EUR)																References
	As of 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
Level 1		Level 2	Level 3	Level 1		Level 2	Level 3	Level 1		Level 2	Level 3	Level 1		Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	26,341				24,191				38,108				31,490				IAS 1.54 (i)
Financial assets held for trading	107,070	31,734	74,234	1,102	87,037	26,840	59,459	738	77,372	25,031	52,069	272	75,884	23,229	52,427	228	IFRS 7.8(a)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	135,488	1,803	95,392	38,293	132,992	2,036	97,805	33,151	134,386	1,525	99,012	33,849	134,752	2,890	97,510	34,352	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	15,492	12,888	2,604	0	15,710	11,626	4,084	0	15,050	11,424	3,627	0	15,083	11,157	3,926	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	179,868				169,380				165,078				146,788				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	481	0	480	0	452	0	452	0	487	0	487	0	638	0	635	4	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(e); IFRS 9.6.5.8
Other assets <sup>1</sup>	14,227				14,431				13,916				30,686				
<b>TOTAL ASSETS</b>	<b>480,367</b>				<b>444,194</b>				<b>444,397</b>				<b>435,320</b>				IAS 1.9(e), ICG 6

<sup>1</sup>Portfolios, which are nGAMP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position 'Other assets'.

Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>	(mli EUR)																								References
	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			
Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3	Stage 1	Stage 2	Stage 3		
Financial assets at fair value through other comprehensive income	15,492	0	0	0	0	0	15,710	0	0	0	0	15,050	0	0	0	0	0	15,083	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
Debt securities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Loans and advances	20,759	0	0	0	0	0	20,464	0	0	0	0	21,699	0	0	0	0	0	20,708	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
Financial assets at amortised cost	147,036	10,052	2,164	-199	-622	-499	133,738	13,482	2,053	-230	-735	-579	128,897	12,884	1,805	-222	-803	-553	112,810	11,849	1,701	-249	-761	-522	Annex V.Part 1.32, 44(a)
Debt securities																									
Loans and advances																									

<sup>1</sup>This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

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

## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Danske Bank A/S

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	95,333	73,352	67,033	62,983	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	126,707	118,717	126,810	131,375	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	220,312	214,124	213,635	198,502	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,900	2,866	3,060	2,983	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	525	455	459	453	IAS 37.10; IAS 1.54(l)
Tax liabilities	131	107	115	126	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	14,005	12,989	11,164	11,777	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	4,450	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>459,913</b>	<b>422,610</b>	<b>422,277</b>	<b>412,650</b>	IAS 1.9(b);IG 6
<b>TOTAL EQUITY</b>	<b>21,054</b>	<b>21,584</b>	<b>22,120</b>	<b>22,670</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>480,967</b>	<b>444,194</b>	<b>444,397</b>	<b>435,320</b>	IAS 1.1G6

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



## 2023 EU-wide Transparency Exercise

### Breakdown of liabilities

Danske Bank A/S

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		75,112	60,191	50,187	49,434	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	945	386	284	553	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	22,176	15,641	19,622	15,978	Annex V.Part 1.31
Deposits	Central banks	12,856	7,608	7,639	11,934	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,352	536	679	977	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	14,430	11,603	13,051	10,686	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	12,296	10,652	10,968	9,225	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	11,159	9,582	12,273	13,490	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	2,146	1,730	1,791	1,521	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	34,271	29,077	31,214	30,351	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	14,921	14,513	14,538	13,376	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	64,836	66,456	62,729	57,944	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	58,937	58,922	55,787	51,019	ECB/2013/33 Annex 2.Part 2.9.1
	Households	63,286	63,022	63,132	59,058	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	56,363	56,151	55,525	50,938	Annex V.Part 1.42(f), 44(c)
Debt securities issued		142,003	141,872	146,815	142,660	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		4,951	4,730	4,726	4,706	Annex V.Part 1.37
Other financial liabilities		4,177	3,622	3,592	3,754	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>445,252</b>	<b>409,059</b>	<b>410,539</b>	<b>395,843</b>	

2023 EU-wide Transparency Exercise  
Market Risk  
Danske Bank A/S

	5A		1M										1M											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	0	1	240	68	281	76							260	66	296	79								
Of which: General risk	0	0	186	52	223	59							203	53	232	64								
Of which: Specific risk	0	0	54	16	58	18							57	13	64	15								
Equities	4	6	7	3	7	3							8	1	18	4								
Of which: General risk	2	3	0	0	0	0							0	0	0	0								
Of which: Specific risk	2	3	7	3	7	3							8	1	18	4								
Foreign exchange risk	5	4	9	3	11	4							11	4	13	4								
Commodities risk	0	7	0	0	0	0							0	0	0	0								
<b>Total</b>	<b>9</b>	<b>18</b>	<b>188</b>	<b>58</b>	<b>187</b>	<b>53</b>	<b>58</b>	<b>63</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,477</b>	<b>210</b>	<b>58</b>	<b>227</b>	<b>64</b>	<b>65</b>	<b>62</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,268</b>	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	1	2	221	72	269	84							250	75	317	92								
Of which: General risk	1	1	163	56	199	63							199	61	248	72								
Of which: Specific risk	0	1	57	16	70	21							51	14	68	20								
Equities	3	5	5	1	5	1							6	3	6	3								
Of which: General risk	2	3	0	0	0	0							0	0	0	0								
Of which: Specific risk	2	3	5	1	5	1							6	3	6	3								
Foreign exchange risk	3	5	20	5	18	4							18	3	16	3								
Commodities risk	7	0	0	0	0	0							0	0	0	0								
<b>Total</b>	<b>14</b>	<b>12</b>	<b>175</b>	<b>57</b>	<b>202</b>	<b>69</b>	<b>63</b>	<b>65</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,510</b>	<b>194</b>	<b>54</b>	<b>258</b>	<b>72</b>	<b>67</b>	<b>72</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,546</b>	

Market risk template does not include CUI 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 OVI template.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
Consolidated data	Central governments or central banks	41,391	59,421	14	0	52,274	51,764	11	0
	Regional governments or local authorities	7,272	7,257	39	0	7,242	8,414	53	0
	Public sector entities	205	683	26	0	124	269	27	0
	Multilateral Development Banks	1,975	1,968	0	0	2,118	2,110	0	0
	International Organisations	0	0	0	0	27	27	0	0
	Institutions	1,813	493	51	0	1,468	918	132	0
	Corporates	10,429	3,396	2,034	0	11,385	4,687	3,068	0
	of which: SME	1,256	1,045	623	0	1,462	1,072	864	0
	Retail	2,784	1,739	1,145	0	2,670	1,686	1,170	0
	of which: SME	1,589	995	572	0	1,516	972	559	0
	Secured by mortgages on immovable property	6,713	6,436	2,014	0	6,994	6,645	2,119	0
	of which: SME	3,119	2,941	793	0	3,267	3,059	864	0
	Exposures in default	386	257	78	73	324	234	73	73
	Items associated with particular/risk high risk	128	79	113	0	130	72	108	0
	Covered bonds	27,664	27,664	2,818	0	26,947	26,947	2,651	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	14	14	12	0	14	14	12	0
Equity	1,830	1,830	1,830	0	2,129	2,129	2,129	0	
Other exposures	11,480	11,480	11,480	0	9,786	9,786	9,786	0	
Standardised Total <sup>(4)</sup>	113,922	122,876	22,071	108	124,911	115,244	21,483	101	

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

(2) Exposure value does not include the securitisation position unless in the results area for the 2023 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following risk: Countries of counterparties covers up to 5% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

(4) Starting from the 2023 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
DENMARK	Central governments or central banks	6,202	14,113	0	0	10,420	6,387	0	0
	Regional governments or local authorities	3,164	3,856	0	0	3,313	4,228	0	0
	Public sector entities	34	468	0	0	3	3	1	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	73	73	0	0	169	168	34	0
	Corporates	1,231	262	151	0	2,009	1,478	1,389	0
	of which: SME	0	0	0	0	144	66	73	0
	Retail	1	1	0	0	0	0	68	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1	1	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	1	0	0	2	2	2	0
	Items associated with particular/risk high risk	1	1	2	0	1	1	2	0
	Covered bonds	21,946	21,946	2,214	0	21,424	21,424	2,143	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	1,760	1,760	1,760	0	1,996	1,996	1,996	0	
Other exposures	0	0	0	0	6,921	6,921	6,921	0	
Standardised Total <sup>(4)</sup>	30,074	50,074	10,074	0	49,211	49,211	9,211	0	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
SWEDEN	Central governments or central banks	20,818	16,155	0	0	11,743	7,800	0	0
	Regional governments or local authorities	1,942	1,470	0	0	2,027	1,739	0	0
	Public sector entities	0	27	0	0	0	24	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	26	26	0	0
	Corporates	1,034	183	41	0	1,460	492	39	0
	of which: SME	15	11	5	0	5	4	4	0
	Retail	27	27	27	0	39	39	29	0
	of which: SME	1	1	1	0	1	1	1	0
	Secured by mortgages on immovable property	80	80	167	0	54	52	143	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	14	14	16	0
	Items associated with particular/risk high risk	0	0	0	0	6	6	6	0
	Covered bonds	1,854	1,854	188	0	1,797	1,797	180	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	11	11	11	0	11	11	11	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total <sup>(4)</sup>	22,812	32,812	32,812	0	32,812	32,812	32,812	0	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
FINLAND	Central governments or central banks	18,624	13,623	0	0	12,467	8,602	0	0
	Regional governments or local authorities	1,512	1,562	0	0	1,618	1,673	0	0
	Public sector entities	54	65	13	0	53	64	13	0
	Multilateral Development Banks	0	0	0	0	607	607	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	186	185	0	0	197	197	39	0
	Corporates	89	51	51	0	110	75	67	0
	of which: SME	13	11	8	0	13	11	25	0
	Retail	1,197	1,041	700	0	1,111	986	649	0
	of which: SME	688	594	380	0	621	526	289	0
	Secured by mortgages on immovable property	2,257	2,196	587	0	2,328	2,286	268	0
	of which: SME	2,244	2,184	582	0	2,326	2,274	264	0
	Exposures in default	152	141	158	25	150	78	150	25
	Items associated with particular/risk high risk	1	1	2	0	1	1	1	0
	Covered bonds	30	30	30	0	30	30	30	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0
Equity	1	1	1	0	1	1	1	0	
Other exposures	72	72	72	0	71	71	71	0	
Standardised Total <sup>(4)</sup>	20,273	20,273	20,273	37	20,273	20,273	20,273	32	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>	Original Exposure <sup>(1)</sup>	Exposure Value <sup>(2)</sup>	Risk exposure amount	Value adjustments and provisions <sup>(3)</sup>
NORWAY	Central governments or central banks	2,313	333	0	0	856	167	10	0
	Regional governments or local authorities	200	223	14	0	59	69	13	0
	Public sector entities	76	66	13	0	76	67	13	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	149	149	30	0
	Corporates	59	48	48	0	42	34	34	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particular/risk high risk	0	0	0	0	0	0	0	0
	Covered bonds	3,428	3,428	370	0	3,187	3,187	319	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
	Collective investments undertakings (CIU)	2	1	14	0	1	1	13	0
Equity	40	40	40	0	40	40	40	0	
Other exposures	150	150	150	0	122	122	122	0	
Standardised Total <sup>(4)</sup>	4,241	4,241	4,241	0	4,241	4,241	4,241	0	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
(20) (21) (22)									
UNITED KINGDOM	Central governments or central banks	6,353	6,477	0		5,953	5,937	0	
	Regional governments or local authorities	289	289	28		289	289	28	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	13	0	0		13	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	99	94	0		98	72	0	
	Corporates	4,069	2,146	1,621		2,964	1,742	1,429	
	of which: SME	1,336	1,016	811		1,276	947	763	
	Retail	1,129	658	414		1,111	668	421	
	of which: SME	998	459	265		893	465	269	
	Secured by mortgages on immovable property	3,867	2,642	1,284		4,128	3,053	1,323	
	of which: SME	366	251	87		428	294	84	
	Exposures in default	200	117	143	43	202	119	149	41
	Items associated with particularly high risk	116	43	51		120	62	55	
	Covered bonds	413	413	41		447	447	45	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	2		0	0	2		
Equity	0	0	0		0	0	0		
Other exposures	79	79	73		72	72	72		
Standardised Total <sup>b</sup>				57				64	

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

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
(20) (21) (22)									
GERMANY	Central governments or central banks	2,263	2,200	0		3,811	4,051	0	
	Regional governments or local authorities	393	393	0		495	495	0	
	Public sector entities	41	41	0		41	41	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	3,794	563	11		4,650	764	15	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	23	23	0		26	26	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 <sup>b</sup>				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 (i.e., substitution effects).

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
(20) (21) (22)									
IRELAND	Central governments or central banks	1,829	1,829	0		2,380	2,380	0	
	Regional governments or local authorities	2	2	0		2	2	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	88	82	82		90	72	72	
	of which: SME	0	0	0		1	0	0	
	Retail	4	4	4		3	1	1	
	Secured by mortgages on immovable property	1	1	1		1	0	0	
	of which: SME	11	11	11		12	12	12	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	1		1	1	1		
Standardised Total <sup>b</sup>				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 (i.e., substitution effects).

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions <sup>a</sup>
(20) (21) (22)									
UNITED STATES	Central governments or central banks	2,347	2,347	0		2,341	2,341	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	593	593	0		572	572	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	49	49	0		56	56	2	
	Corporates	50	50	0		6	6	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	1		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	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	4	4	4		4	4	4		
Standardised Total <sup>b</sup>				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 (i.e., substitution effects).

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

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in BtB %)									
Consolidated data	Central governments or central banks	48,112	48,354	10		44,971	45,803	7	
	Regional governments or local authorities	228	8,072	56		7,651	8,069	61	
	Public sector entities	213	193	0		221	184	26	
	Multilateral Development Banks	2,163	2,992	0		3,572	2,886	0	
	International Organisations	32	32	0		30	30	0	
	Institutions	3,208	3,988	74		3,512	3,648	74	
	Corporates	11,029	4,387	2,963		11,051	3,803	2,417	
	of which: SME	1,298	900	763		1,333	1,014	815	
	Retail	2,758	1,775	1,227		2,827	1,780	1,229	
	of which: SME	1,546	966	567		1,559	1,006	576	
	Secured by mortgages on immovable property	7,041	6,679	2,116		7,824	7,441	2,344	
	of which: SME	3,399	3,112	868		3,846	3,628	1,009	
	Exposures in default	327	198	238		346	196	232	
	Items associated with particularly high risk	115	64	90	79	35	22	34	80
	Covered bonds	23,566	23,566	2,272		23,322	23,322	2,272	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	166	12	153		15	12	158		
Equity	2,219	2,219	2,219		2,198	2,198	2,198		
Other exposures	10,123	10,123	10,703		10,701	10,701	10,506		
Standardised Total <sup>2</sup>	143,446	133,407	22,161	114	139,306	123,765	22,815	110	

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).  
(2) Standardised Total does not include the securitisation position unless in the results prior to the 2019 exercise.  
(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in BtB %)									
DENMARK	Central governments or central banks	6,156	12,202	0		7,287	16,242	0	
	Regional governments or local authorities	3,387	3,853	0		3,413	3,922	0	
	Public sector entities	3	3	0		3	3	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	182	184	37		166	166	33	
	Corporates	1,599	1,217	1,160		865	678	613	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	68		2	0	70	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	22,491	22,491	2,247		22,472	22,472	2,247	
Claims on institutions and corporates with a ST credit assessment	18	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		13	13	11		
Equity	2,097	2,097	2,097		2,054	2,054	2,054		
Other exposures	0,700	0,700	0,700		0,659	0,659	0,658		
Standardised Total <sup>2</sup>	33,063	33,063	33,063	0	33,063	33,063	33,063	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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in BtB %)									
SWEDEN	Central governments or central banks	17,313	13,752	0		13,202	9,872	0	
	Regional governments or local authorities	2,006	1,794	0		1,904	1,643	0	
	Public sector entities	0	15	0		0	12	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	24	24	6		33	33	10	
	Corporates	962	176	171		1,049	176	176	
	of which: SME	3	3	3		7	7	6	
	Retail	43	42	31		44	43	32	
	of which: SME	1	1	2		2	2	1	
	Secured by mortgages on immovable property	945	944	152		1,135	1,131	324	
	of which: SME	525	523	144		616	613	262	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	1,639	1,639	164		1,529	1,529	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	35	35	10		35	35	35		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>	22,950	22,950	22,950	2	22,950	22,950	22,950	4	

(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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in BtB %)									
FINLAND	Central governments or central banks	20,652	21,207	0		20,276	20,600	0	
	Regional governments or local authorities	1,654	1,762	0		1,598	1,767	0	
	Public sector entities	53	56	10		53	71	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	4	11	1		1	1	0	
	Corporates	102	60	55		93	60	54	
	of which: SME	34	11	8		34	11	8	
	Retail	1,168	1,000	659		1,191	1,028	680	
	of which: SME	608	509	291		600	500	292	
	Secured by mortgages on immovable property	2,369	2,317	844		2,386	2,316	843	
	of which: SME	2,358	2,305	840		2,375	2,305	839	
	Exposures in default	90	80	80	23	92	86	79	26
	Items associated with particularly high risk	1	1	1		1	1	1	
	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	63	63	63		55	55	55		
Standardised Total <sup>2</sup>	23,489	23,489	23,489	33	23,489	23,489	23,489	35	

(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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in BtB %)									
NORWAY	Central governments or central banks	1,674	943	0		1,562	505	0	
	Regional governments or local authorities	63	82	16		58	67	22	
	Public sector entities	138	82	16		134	67	13	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	61	61	12		46	46	9	
	Corporates	42	75	25		40	40	32	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	2,916	2,916	292		2,790	2,790	279	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1	1	12		1	1	11		
Equity	99	99	99		109	109	109		
Other exposures	112	112	279		114	114	237		
Standardised Total <sup>2</sup>	5,793	5,793	5,793	0	5,793	5,793	5,793	6	

(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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

Danske Bank A/S

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in Bt, %)									
UNITED KINGDOM	Central governments or central banks	6,493	6,353	0		6,977	6,653	0	
	Regional governments or local authorities	195	192	28		195	195	29	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	13	7	0		13	7	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	45	39	0		774	48	13	
	Corporates	3,408	3,320	1,941		3,356	1,947	1,883	
	of which: SME	1,218	934	751		1,289	994	800	
	Retail	1,528	721	466		1,565	707	445	
	of which: SME	885	476	275		887	482	285	
	Secured by mortgages on immovable property	412	305	216		429	379	272	
	of which: SME	427	283	83		457	310	88	
	Exposures in default	198	112	137	47	189	110	132	46
	Items associated with particularly high risk	112	61	91		30	18	27	
	Covered bonds	459	465	46		470	470	47	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	2		0	0	2		
Equity	0	0	0		0	0	0		
Other exposures	77	77	77		77	77	77		
Standardised Total <sup>2</sup>			20				63		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in Bt, %)									
GERMANY	Central governments or central banks	3,860	4,153	0		3,900	3,863	0	
	Regional governments or local authorities	442	442	0		431	431	0	
	Public sector entities	37	37	0		31	31	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	4,800	846	17		5,462	534	11	
	of which: SME	4	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	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 <sup>2</sup>			0				6		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in Bt, %)									
IRELAND	Central governments or central banks	2,277	2,276	0		1,824	1,823	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	0	0		0	0	0	
	Corporates	93	53	53		96	87	87	
	of which: SME	1	0	0		1	0	0	
	Retail	4	2	2		4	2	2	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	11	11	4		12	12	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>			0				6		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in Bt, %)									
UNITED STATES	Central governments or central banks	2,106	2,106	0		2,106	2,106	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	607	606	0		597	597	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	96	96	2		73	73	3	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	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 <sup>2</sup>			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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	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			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
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
Corporates		204,964	2,799	159,620	2,937	14,352	2,734	105,295	47,205	2,610	1,346
Corporates - Of Which: Specialised Lending		43	4	43	6	43	15	42	22	13	14
Corporates - Of Which: SME		74,121	1,463	58,607	17,517	1,663	1,387	56,293	16,837	1,542	835
Retail		130,859	1,681	101,013	2,696	829	1,695	104,944	21,883	2,663	885
Retail - Secured on real estate property		108,964	1,250	106,651	18,925	2,409	1,278	107,653	19,196	2,434	422
Retail - Secured on real estate property - Of Which: SME		3,132	117	2,961	711	272	146	3,152	114	294	265
Retail - Secured on real estate property - Of Which: non-SME		305,842	1,132	303,691	18,215	2,137	1,330	305,965	18,473	2,369	371
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		21,905	431	9,943	826	198	63	19,134	417	9,091	1,658
Retail - Other Retail - Of Which: non-SME		1,601	103	1,137	474	128	96	1,598	102	1,133	135
Retail - Other Retail - Of Which: non-SME		20,304	328	8,815	2,352	69	157	12,536	314	7,959	54
Equity		0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total <sup>3</sup>				72,644				71,876			

(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) 98 Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(3) Only the most relevant countries are disclosed. These have been selected after the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	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			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		1,569	0	1,454	166	0	0	1,931	0	1,824	162
Institutions		93,392	1,418	79,950	26,388	1,726	744	95,093	1,274	71,973	26,566
Corporates		34	4	34	27	6	4	34	15	34	19
Corporates - Of Which: Specialised Lending		45,223	1,024	32,298	10,312	1,291	498	43,998	889	40,644	12,443
Corporates - Of Which: SME		74,095	1,167	67,408	11,225	1,263	622	74,067	1,178	68,220	11,508
Retail		65,624	805	62,670	9,374	1,152	296	63,996	962	62,027	9,935
Retail - Secured on real estate property		2,612	102	2,469	519	199	36	2,622	98	2,504	515
Retail - Secured on real estate property - Of Which: SME		60,012	776	59,136	9,064	954	299	60,973	804	60,328	9,420
Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0	0	0	0	0	0
Retail - Qualifying Revolving		11,421	289	5,782	1,651	111	327	10,460	275	5,389	1,573
Retail - Other Retail - Of Which: SME		923	72	646	274	80	65	893	72	637	277
Retail - Other Retail - Of Which: non-SME		10,509	217	5,134	1,376	31	361	9,568	204	4,752	1,296
Equity		0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total											

(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 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	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			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		1,449	0	1,438	305	0	0	1,126	0	932	148
Corporates		45,734	307	36,969	11,960	445	121	46,398	262	36,425	11,695
Corporates - Of Which: Specialised Lending		1	0	1	0	0	0	1	0	1	0
Corporates - Of Which: SME		13,112	161	11,973	3,465	208	127	12,109	134	11,179	3,156
Retail		17,603	163	15,004	1,864	227	47	16,020	98	14,343	1,802
Retail - Secured on real estate property		13,441	147	12,399	1,453	172	21	13,302	143	12,099	1,307
Retail - Secured on real estate property - Of Which: SME		236	4	225	71	10	3	204	4	232	81
Retail - Secured on real estate property - Of Which: non-SME		13,205	143	12,174	1,382	163	18	13,109	139	12,000	1,226
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		4,461	36	1,607	651	54	26	3,617	23	1,284	281
Retail - Other Retail - Of Which: non-SME		460	13	345	133	26	11	437	11	333	130
Retail - Other Retail - Of Which: non-SME		4,011	13	1,262	318	28	15	3,180	12	1,052	254
Equity		0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total											

(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 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	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			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		282	0	214	48	0	0	1,285	0	1,219	51
Corporates		18,375	223	14,576	6,173	3	123	19,064	286	14,563	6,003
Corporates - Of Which: Specialised Lending		3	0	3	2	0	0	3	0	3	2
Corporates - Of Which: SME		3,359	162	3,019	1,399	3	72	3,336	166	3,203	1,437
Retail		13,328	305	12,147	3,408	772	106	13,166	310	12,009	3,401
Retail - Secured on real estate property		11,415	218	11,270	3,069	753	37	11,269	221	11,128	3,053
Retail - Secured on real estate property - Of Which: SME		123	9	104	81	57	4	119	9	101	80
Retail - Secured on real estate property - Of Which: non-SME		11,292	208	11,166	2,988	696	33	11,150	211	11,027	2,972
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		1,914	87	877	339	19	69	1,896	89	881	349
Retail - Other Retail - Of Which: non-SME		109	11	95	27	12	11	143	11	77	44
Retail - Other Retail - Of Which: non-SME		1,805	76	822	313	7	58	1,733	78	804	305
Equity		0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total											

(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 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	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			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		3,571	0	3,536	76	0	0	2,075	0	2,040	84
Corporates		23,545	624	18,719	5,763	689	244	24,004	724	18,540	5,802
Corporates - Of Which: Specialised Lending		6	0	6	0	0	0	6	0	6	0
Corporates - Of Which: SME		6,785	181	6,228	4,771	179	57	6,432	87	5,753	4,253
Retail		24,843	83	21,397	5,075	325	35	23,691	85	20,948	5,066
Retail - Secured on real estate property		20,916	69	19,825	4,731	313	39	20,722	71	19,610	4,760
Retail - Secured on real estate property - Of Which: SME		144	2	135	67	7	2	140	2	132	65
Retail - Secured on real estate property - Of Which: non-SME		20,803	67	19,691	4,684	307	17	20,582	69	19,478	4,715
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		3,897	14	1,572	345	11	16	2,969	15	1,338	306
Retail - Other Retail - Of Which: non-SME		119	6	74	37	10	8	116	7	71	36
Retail - Other Retail - Of Which: non-SME		3,777	8	1,498	308	1	9	2,853	8	1,267	270
Equity		0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets		0	0	0	0	0	0	0	0	0	0
IRB Total											

(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 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>
		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	953	0	0	0	0	0	0	0	0	0
	Corporates	5,309	14	4,854	668	27	4	5,001	13	4,529	535
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,242	2	1,197	221	1	2	852	0	840	163
	Retail	75	1	69	19	0	1	72	1	65	19
	Retail - Secured on real estate property	64	0	64	17	0	0	64	0	61	17
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	63	0	63	17	0	0	63	0	60	17
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12	1	5	2	0	1	12	1	4	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	11	1	5	2	0	1	11	1	4	2
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>
		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	1,666	0	827	370	0	0	1,016	0	929	186
	Corporates	3,114	4	1,763	485	2	13	2,094	4	1,675	449
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	24	0	23	31	0	23	0	23	19	0
	Retail	74	2	59	21	3	2	72	2	60	25
	Retail - Secured on real estate property	47	1	46	16	3	1	46	1	38	1
	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	46	1	45	16	3	1	45	1	37	1
	Retail - Qualifying Revolving	27	1	12	5	0	1	23	1	11	5
	Retail - Other Retail	5	0	2	1	0	5	0	2	1	0
	Retail - Other Retail - Of Which: SME	22	1	10	4	0	1	18	1	9	4
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	188	0	161	31	0	0	223	0	183	39
	Corporates	2,660	0	2,386	402	0	0	4,137	0	2,795	440
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	863	0	688	32	0	0	710	0	685	32
	Retail	8	1	7	3	1	1	8	1	8	3
	Retail - Secured on real estate property	7	0	6	2	0	0	7	0	7	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	2	0	0	7	0	7	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	1	1	1	1	1	1	1	1	1
	Retail - Other Retail - Of Which: SME	1	1	1	1	0	1	1	1	1	0
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>
		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	659	0	640	128	0	0	743	0	719	128
	Corporates	1,131	0	907	353	0	2	1,198	0	777	291
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	55	0	55	36	0	0	17	0	17	15
	Retail	129	2	117	29	1	1	122	1	118	34
	Retail - Secured on real estate property	85	1	84	19	1	0	89	1	88	19
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	83	1	83	18	1	0	88	1	87	19
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	54	1	33	10	0	1	43	1	30	14
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	54	1	33	10	0	1	43	1	30	14
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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



		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)											
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	14,059	1	12,245	1,870	0	15,998	1	14,185	1,567	0
	Corporates	201,262	2,488	156,051	45,738	2,146	204,591	2,368	157,646	46,018	1,403
	Corporates - Of Which: Specialised Lending	42	15	42	22	12	40	20	40	20	11
	Retail	70,470	1,299	35,328	16,313	1,462	68,138	1,208	33,532	15,706	1,348
	Corporates - Of Which: SME	152,246	1,646	113,095	20,304	1,624	152,316	1,624	110,561	20,330	2,400
	Retail - Secured on real estate property	106,026	1,269	104,020	18,309	2,269	103,726	1,246	101,634	17,792	2,231
	Retail - Secured on real estate property - Of Which: SME	5,064	111	2,927	677	229	2,033	308	2,761	633	229
	Retail - Other Retail	100,962	1,158	101,094	17,632	2,039	101,704	1,139	98,873	17,160	2,003
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	19,219	377	9,029	2,295	182	19,449	356	8,327	2,208	170
	Retail - Other Retail - Of Which: non-SME	1,515	99	1,063	465	134	1,471	95	1,023	443	122
Equity	17,294	278	7,966	2,129	48	16,014	261	7,264	2,085	48	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>3</sup>				69,738				69,406			

(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 Securitisation position unlike in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart covering up to 95% of total original exposure or Top 10 countries called by original exposure, calculated as of last quarter.

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)											
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	2,195	0	2,088	155	0	2,120	0	2,058	161	0
	Corporates	19,220	1,188	71,180	20,088	1,320	19,769	1,121	70,849	20,105	1,254
	Corporates - Of Which: Specialised Lending	34	15	34	19	12	33	15	33	17	11
	Retail	44,865	917	32,031	10,247	1,172	42,227	824	30,865	9,974	1,088
	Corporates - Of Which: SME	73,039	1,140	68,013	11,522	1,180	628	74,113	1,113	67,665	11,429
	Retail - Secured on real estate property	63,490	903	42,662	9,968	1,072	61,227	892	42,526	9,905	1,069
	Retail - Secured on real estate property - Of Which: SME	2,689	86	2,498	502	178	43	2,559	94	2,452	485
	Retail - Other Retail	60,801	817	40,164	9,466	895	57,674	797	39,983	9,419	893
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	10,449	237	5,351	1,554	106	10,886	222	5,330	1,524	98
	Retail - Other Retail - Of Which: non-SME	678	70	619	274	79	67	597	261	616	64
Equity	9,571	167	4,732	1,280	27	209	10,027	154	4,733	1,263	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)											
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,160	0	927	141	0	1,257	0	1,041	145	0
	Corporates	43,466	280	35,127	11,714	403	43,420	281	35,032	11,388	395
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Retail	11,732	151	30,878	3,075	185	186	30,506	136	9,876	2,780
	Corporates - Of Which: SME	15,904	97	13,800	1,486	218	56	14,993	95	12,945	1,207
	Retail - Secured on real estate property	12,051	75	12,056	1,130	175	28	11,746	1,019	11,156	1,019
	Retail - Secured on real estate property - Of Which: SME	219	5	209	46	5	3	198	5	198	30
	Retail - Other Retail	10,832	70	12,288	1,054	163	25	11,500	69	11,538	969
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	420	12	321	129	31	13	402	11	306	122
	Retail - Other Retail - Of Which: non-SME	2,933	10	972	227	12	15	2,842	10	934	216
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(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 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)											
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,188	0	1,188	42	0	1,432	0	1,389	48	0
	Corporates	19,088	299	14,470	5,964	0	19,744	365	15,094	6,251	34
	Corporates - Of Which: Specialised Lending	3,407	160	3,109	1,288	0	2	0	2	0	0
	Retail	11,281	310	11,293	3,399	748	124	12,762	299	11,637	3,250
	Corporates - Of Which: SME	11,097	219	10,988	2,976	728	52	10,961	219	10,781	2,909
	Retail - Secured on real estate property	112	9	94	44	4	105	8	90	60	38
	Retail - Secured on real estate property - Of Which: SME	10,965	211	10,944	2,910	694	48	10,815	202	10,602	2,869
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1,854	91	853	332	19	72	1,840	89	846	322
	Retail - Other Retail - Of Which: SME	101	11	52	26	11	11	69	11	52	26
	Retail - Other Retail - Of Which: non-SME	1,753	80	801	304	6	61	1,741	78	794	296
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

(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 31/03/2023					As of 30/06/2023				
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)											
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,861	0	1,839	74	0	2,899	0	2,860	78	0
	Corporates	22,665	531	17,868	5,045	361	23,262	431	18,328	5,278	284
	Corporates - Of Which: Specialised Lending	5	0	5	0	0	5	0	5	0	0
	Retail	5,794	87	5,222	1,843	98	5,133	36	5,481	1,148	102
	Corporates - Of Which: SME	21,764	78	18,812	4,443	289	42	20,655	75	17,720	4,098
	Retail - Secured on real estate property	18,394	63	17,372	4,002	277	26	17,310	62	16,297	3,797
	Retail - Secured on real estate property - Of Which: SME	137	2	130	45	5	1	132	1	105	34
	Retail - Other Retail	18,257	61	17,243	4,052	272	25	17,199	61	16,192	3,763
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	3,379	15	1,440	311	12	16	3,345	13	1,423	301
	Retail - Other Retail - Of Which: non-SME	147	6	66	31	10	9	103	5	64	31
Equity	2,673	9	1,374	280	2	8	3,803	8	1,359	270	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
UNITED KINGDOM	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	4,766	15	4,311	501	32	5	4,464	6	4,085	496	2	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	865	2	816	196	1	2	588	0	539	203	0	
	Retail	73	1	62	18	0	1	69	1	61	18	0	
	Retail - Secured on real estate property	58	0	58	16	0	0	58	0	57	16	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	
	Retail - Secured on real estate property - Of Which: non-SME	56	0	56	15	0	0	56	0	56	15	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	15	0	0	2	0	0	11	0	4	2	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	15	1	4	2	0	1	11	1	3	1	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
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 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	697	0	697	154	0	0	1,199	0	979	180	0	
	Corporates	2,921	4	1,632	296	2	4	2,921	4	1,620	424	2	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	23	0	20	8	0	0	21	0	18	8	0	
	Retail	69	1	58	24	3	1	66	1	55	23	3	
	Retail - Secured on real estate property	49	1	49	19	3	1	45	1	45	18	3	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	1	0	1	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	48	1	48	19	3	1	44	1	44	18	3	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	20	0	10	5	0	1	20	0	10	5	0	
	Retail - Other Retail - Of Which: SME	3	0	1	1	0	3	0	2	1	0		
	Retail - Other Retail - Of Which: non-SME	17	0	8	4	0	17	0	9	4	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
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 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	137	0	322	24	0	0	368	0	333	29	0	
	Corporates	3,986	0	2,483	425	0	1	4,082	0	2,689	429	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	628	0	804	29	0	0	601	0	801	21	0	
	Retail	9	1	8	3	1	1	8	3	8	3	1	
	Retail - Secured on real estate property	8	0	8	2	0	0	7	0	7	2	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	2	0	0	7	0	7	2	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	1	1	1	0	1	1	1	1	1	0	
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	1	1	1	0	1	1	1	1	0		
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
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 31/03/2023						As of 30/06/2023					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	482	0	445	357	0	0	490	0	444	104	0	
	Corporates	1,324	0	868	309	0	2	1,353	0	882	301	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	17	0	17	14	0	0	8	0	8	4	0	
	Retail	127	1	112	33	1	1	127	1	112	32	1	
	Retail - Secured on real estate property	87	1	86	21	1	0	86	1	85	20	1	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	86	1	85	20	1	0	85	1	84	19	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	40	0	26	12	0	1	40	0	27	12	0	
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	39	0	26	12	0	1	40	0	27	12	0	
Equity	0	0	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
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).











**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Danske Bank A/S

As of 31/12/2022

Residual Maturity		Country / Region		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost			Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions						
[ 0 - 3M ]		2	2	0	0	0	0	2	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		10	10	0	0	0	0	10	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		23	23	0	0	0	0	23	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		40	40	0	0	0	0	40	0	0	0	0	0	0	0	0	
[ 10Y - more ]		23	23	0	0	0	0	23	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>109</b>	<b>109</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>109</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>	<b>0</b>	<b>3</b>
[ 0 - 3M ]		1	1	0	0	0	0	1	0	0	0	0	0	0	1	0	
[ 3M - 1Y ]		58	58	3	0	0	0	55	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		127	127	0	0	37	0	89	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		59	59	32	0	26	0	1	20	109	0	0	0	0	0	0	
[ 3Y - 5Y ]		165	165	147	0	0	0	18	11	101	0	0	0	0	0	0	
[ 5Y - 10Y ]		102	102	35	0	0	0	67	28	150	0	0	0	0	0	0	
[ 10Y - more ]		123	123	123	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>635</b>	<b>635</b>	<b>340</b>	<b>0</b>	<b>63</b>	<b>231</b>	<b>60</b>	<b>370</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>

**Notes and definitions**

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

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

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

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

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

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

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

**Regions:**

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

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

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

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

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

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

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

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













**2023 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Danske Bank A/S

As of 30/06/2023

Residual Maturity		Country / Region		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)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost			Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions					
[ 0 - 3M ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		13	13	0	0	0	0	13	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		5	5	0	0	0	0	5	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		8	8	0	0	0	0	8	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		23	22	0	0	0	0	22	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		38	38	0	0	0	0	38	0	0	0	0	0	0	0	
[ 10Y - more ]		23	23	0	0	0	0	23	0	0	0	0	0	1	0	
<b>Total</b>		<b>110</b>	<b>109</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>109</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>3</b>
[ 0 - 3M ]		122	122	121	0	0	0	1	0	0	0	0	0	1	0	
[ 3M - 1Y ]		61	61	4	4	0	0	57	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		132	132	1	1	39	0	93	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		94	94	66	0	26	0	1	26	109	0	0	0	0	0	
[ 3Y - 5Y ]		118	118	39	0	0	0	78	14	102	0	0	0	0	0	
[ 5Y - 10Y ]		139	139	136	0	0	0	4	37	162	0	0	0	0	0	
[ 10Y - more ]		104	104	104	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>769</b>	<b>769</b>	<b>471</b>	<b>0</b>	<b>65</b>	<b>234</b>	<b>77</b>	<b>373</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>3</b>

**Notes and definitions**

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

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

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

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

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

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

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

Regions:

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

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

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

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

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

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

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

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Danske Bank A/S

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				Collaterals and financial guarantees received on non-performing exposures <sup>2)</sup>	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>1)</sup>				Collaterals and financial guarantees received on non-performing exposures <sup>2)</sup>		
	Of which performing but past due >30 days and <90 days		Of which non-performing <sup>3)</sup>		On performing exposures <sup>4)</sup>	On non-performing exposures <sup>4)</sup>		Of which performing but past due >30 days and <90 days		Of which non-performing <sup>3)</sup>		On performing exposures <sup>4)</sup>	On non-performing exposures <sup>4)</sup>							
		Of which: defaulted	Of which Stage 3 <sup>5)</sup>			Of which Stage 3 <sup>5)</sup>		Of which Stage 3 <sup>5)</sup>		Of which: defaulted	Of which Stage 3 <sup>5)</sup>			Of which Stage 3 <sup>5)</sup>						
<b>Cash balances at central banks and other demand deposits</b>	27,506	0	1	1	0	3	0	0	0	23,302	10	1	1	0	2	0	0	0		
<b>Debt securities (including at amortised cost and fair value)</b>	38,390	0	0	0	0	0	0	0	38,588	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	4,587	0	0	0	0	0	0	0	4,076	0	0	0	0	0	0	0	0	0		
Credit institutions	31,229	0	0	0	0	0	0	0	31,333	0	0	0	0	0	0	0	0	0		
Other financial corporations	565	0	0	0	0	0	0	0	555	0	0	0	0	0	0	0	0	0		
Non-financial corporations	28	0	0	0	0	0	0	0	30	0	0	0	0	0	0	0	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	294,183	202	4,520	4,520	2,164	836	970	499	2,626	281,382	287	4,408	4,408	2,053	981	990	579	2,611		
Central banks	6,854	0	0	0	0	0	0	0	4,321	0	0	0	0	0	0	0	0	0		
General governments	9,443	0	17	17	2	0	2	0	8,080	2	15	15	1	0	13	2	0	13		
Credit institutions	10,637	0	0	0	0	5	0	0	4,331	0	0	0	0	4	0	0	0	0		
Other financial corporations	34,779	0	22	22	18	9	3	3	33,015	1	19	19	15	13	4	4	4	6		
Non-financial corporations	110,696	117	2,463	2,463	1,270	475	520	260	1,204	109,594	78	2,346	2,346	1,164	553	528	315	1,231		
of which: small and medium-sized enterprises	50,200	14	1,211	1,211	519	249	325	174	620	50,225	39	1,206	1,206	567	320	330	187	598		
of which: Loans collateralised by commercial immovable property	28,727	8	531	531	206	106	120	57	301	27,504	3	546	546	254	146	120	67	302		
Households	121,774	85	2,018	2,018	865	346	444	238	1,340	122,043	205	2,028	2,028	872	410	458	260	1,362		
of which: Loans collateralised by residential immovable property	104,640	52	1,244	1,244	452	104	152	77	1,031	104,943	118	1,275	1,275	461	127	163	83	1,050		
of which: Credit for consumption	4,119	4	145	145	110	69	39	64	4,075	39	151	151	114	73	63	43	67			
<b>NET INSTRUMENTS other than HFT</b>	360,080	202	4,520	4,520	2,164	839	970	499	2,628	343,273	297	4,408	4,408	2,053	983	990	579	2,611		
<b>OFF-BALANCE SHEET EXPOSURES</b>	109,899		621	621	607	211	206	202	185	110,407		628	628	622	204	149	149	205		

<sup>1)</sup> For the definition of non-performing exposures please refer to Article 47(a)(2) of Regulation (EU) No 575/2013 (CRR).

<sup>2)</sup> Institutions report here the cumulative amount of collateralised credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

<sup>3)</sup> Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

<sup>4)</sup> 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 PFRB framework (template F 10.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>5)</sup> From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Danske Bank A/S

	As of 31/03/2023										As of 30/06/2023											
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >90 days and <=90 days	Of which non-performing <sup>(1)</sup>		On performing exposures <sup>(2)</sup>	On non-performing exposures <sup>(2)</sup>		On performing exposures <sup>(2)</sup>	On non-performing exposures <sup>(2)</sup>	Of which performing but past due >90 days and <=90 days	Of which non-performing <sup>(1)</sup>		On performing exposures <sup>(2)</sup>	On non-performing exposures <sup>(2)</sup>		On performing exposures <sup>(2)</sup>	On non-performing exposures <sup>(2)</sup>						
		Of which: defaulted	Of which Stage 3 <sup>(3)</sup>		Of which Stage 3 <sup>(3)</sup>	Of which Stage 3 <sup>(3)</sup>				Of which: defaulted	Of which Stage 3 <sup>(3)</sup>		Of which Stage 3 <sup>(3)</sup>	Of which Stage 3 <sup>(3)</sup>								
<b>Cash balances at central banks and other demand deposits</b>	37,233	0	1	1	0	0	0	0	0	0	30,570	0	1	1	0	2	0	0	0			
<b>Debt securities (including at amortised cost and fair value)</b>	39,269	0	0	0	0	0	0	0	0	0	38,793	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	6,241	0	0	0	0	0	0	0	0	0	6,772	0	0	0	0	0	0	0	0			
Credit institutions	31,089	0	0	0	0	0	0	0	0	0	31,089	0	0	0	0	0	0	0	0			
Other financial corporations	566	0	0	0	0	0	0	0	0	0	571	0	0	0	0	0	0	0	0			
Non-financial corporations	274	0	0	0	0	0	0	0	0	0	268	0	0	0	0	0	0	0	0			
<b>Loans and advances (including at amortised cost and fair value)</b>	277,148	300	4,237	4,237	1,805	1,033	940	553	2,477	259,696	218	3,965	3,965	1,701	1,019	919	522	2,323				
Central banks	2,847	0	0	0	0	0	0	0	0	4,574	0	0	0	0	0	0	0	0	0			
General governments	9,454	8	57	57	43	0	3	1	53	7,894	6	52	52	38	0	3	1	49				
Credit institutions	4,573	0	0	0	0	2	0	0	0	5,897	0	0	0	0	1	0	0	0				
Other financial corporations	32,811	0	18	18	15	11	5	5	5	32,288	0	19	19	14	12	5	5	5				
Non-financial corporations	108,284	87	2,178	2,178	915	624	463	287	1,294	108,226	72	2,072	2,072	902	624	477	270	1,042				
of which: small and medium-sized enterprises	50,117	45	1,139	1,139	539	316	317	181	545	49,372	28	1,106	1,106	512	256	325	195	528				
of which: Loans collateralised by commercial immovable property	35,806	2	549	549	204	216	107	56	342	35,217	11	533	533	216	159	114	65	330				
Households	119,158	194	1,983	1,983	832	395	479	280	1,325	100,418	140	1,821	1,821	746	379	483	246	1,207				
of which: Loans collateralised by residential immovable property	102,807	115	1,254	1,254	461	139	185	98	1,008	84,823	80	1,172	1,172	395	115	181	92	933				
of which: Credit for consumption	3,934	34	148	148	117	65	66	44	67	4,869	39	178	178	141	70	78	54	80				
<b>DEBT INSTRUMENTS other than HFT</b>	353,650	300	4,237	4,237	1,805	1,033	941	553	2,477	329,040	218	3,965	3,965	1,701	1,021	919	522	2,323				
<b>OFF-BALANCE SHEET EXPOSURES</b>	107,645		527	527	525	197	163	162	208	112,155		533	533	530	210	133	132	199				

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the FROPER Framework (template F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the FROPER sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



2023 EU-wide Transparency Exercise

Forborne exposures

Danske Bank A/S

	As of 30/09/2022						As of 31/12/2022					
	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 <sup>2</sup>		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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
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)	3,232	1,957	502	459	2,192	1,131	1,999	1,537	421	377	1,115	840
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	15	15	0	0	13	12	15	15	0	0	12	12
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	9	5	1	1	3	3	8	4	2	2	3	2
Non-financial corporations	1,620	1,308	303	278	889	721	1,258	1,046	242	216	626	566
of which: small and medium-sized enterprises	832	639	174	163	467		626	561	163	157	320	
Households	1,588	630	198	180	1,287	395	718	472	177	159	474	259
<b>DEBT INSTRUMENTS other than HFT</b>	<b>3,232</b>	<b>1,957</b>	<b>502</b>	<b>459</b>	<b>2,192</b>		<b>1,999</b>	<b>1,537</b>	<b>421</b>	<b>377</b>	<b>1,115</b>	
Loan commitments given	321	186	34	30	62	54	180	117	32	21	46	39
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

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

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

## 2023 EU-wide Transparency Exercise

### Forborne exposures

Danske Bank A/S

	As of 31/03/2023						As of 30/06/2023						
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
<b>Cash balances at central banks and other demand deposits</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Debt securities (including at amortised cost and fair value)</b>	0	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0		0
General governments	0	0	0	0	0		0	0	0	0	0		0
Credit institutions	0	0	0	0	0		0	0	0	0	0		0
Other financial corporations	0	0	0	0	0		0	0	0	0	0		0
Non-financial corporations	0	0	0	0	0		0	0	0	0	0		0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>1,983</b>	<b>1,437</b>	<b>422</b>	<b>354</b>	<b>1,055</b>	<b>768</b>	<b>1,974</b>	<b>1,347</b>	<b>420</b>	<b>343</b>	<b>1,040</b>	<b>742</b>	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	15	15	0	0	12	12	15	15	0	0	13	13	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	8	5	2	2	2	2	5	4	2	2	2	2	
Non-financial corporations	1,265	977	248	199	575	510	1,322	933	260	202	606	512	
of which: small and medium-sized enterprises	606	541	159	149	301		636	548	160	151	320		
Households	694	440	172	152	465	243	633	395	157	139	419	215	
<b>DEBT INSTRUMENTS other than HFT</b>	<b>1,983</b>	<b>1,437</b>	<b>422</b>	<b>354</b>	<b>1,055</b>		<b>1,974</b>	<b>1,347</b>	<b>420</b>	<b>343</b>	<b>1,040</b>		
<b>Loan commitments given</b>	<b>231</b>	<b>114</b>	<b>46</b>	<b>39</b>	<b>34</b>	<b>27</b>	<b>230</b>	<b>104</b>	<b>47</b>	<b>39</b>	<b>39</b>	<b>28</b>	
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>													
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0						

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

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

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

**2023 EU-wide Transparency Exercise**  
**Breakdown of loans and advances to non-financial corporations other than held for trading**  
 Danske Bank A/S

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	Accumulated negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	2,861	77	77	2,127	58	1	3,403	83	83	2,656	58	0	3,230	76	76	2,463	51	0	3,201	66	66	2,422	50	0
B Mining and quarrying	431	63	63	416	9	0	468	64	64	451	2	0	436	61	61	420	2	0	392	3	3	376	2	0
C Manufacturing	12,721	95	95	11,992	100	0	12,630	111	111	11,280	118	0	12,773	116	116	12,038	129	0	13,587	147	147	12,717	135	0
D Electricity, gas, steam and air conditioning supply	6,298	3	3	3,416	11	0	5,011	1	1	2,524	13	0	3,955	3	3	2,500	12	0	4,361	1	1	2,542	18	0
E Water supply	623	11	11	618	4	0	712	12	12	708	4	0	695	11	11	689	4	0	741	12	12	723	4	0
F Construction	2,832	159	159	2,306	77	0	2,921	149	149	2,365	85	0	2,878	143	143	2,209	83	0	2,885	142	142	2,194	110	0
G Wholesale and retail trade	9,918	388	388	9,010	171	0	8,907	380	380	8,029	186	0	9,387	380	380	8,524	178	0	8,948	380	380	8,090	192	0
H Transport and storage	5,129	795	795	4,364	132	0	4,857	889	889	4,069	133	0	4,628	584	584	4,420	82	0	4,560	527	527	4,352	92	0
I Accommodation and food service activities	969	84	84	461	21	0	994	75	75	465	23	0	1,097	71	71	508	21	0	1,099	54	54	461	17	0
J Information and communication	2,237	23	23	2,166	22	0	2,237	26	26	2,247	26	0	2,596	26	26	2,164	22	0	2,656	23	23	2,113	25	0
K Financial and insurance activities	3,013	55	55	2,563	21	0	3,158	54	54	2,663	21	0	2,534	48	48	2,307	22	0	2,919	48	48	2,691	22	0
L Real estate activities	53,404	488	488	23,023	191	25	54,081	490	490	22,820	260	26	54,243	434	434	22,100	287	27	53,542	432	432	21,509	280	29
M Professional, scientific and technical activities	5,287	86	86	4,766	63	0	5,283	87	87	4,739	62	0	5,410	86	86	4,853	79	0	4,896	108	108	4,729	62	0
N Administrative and support service activities	2,306	45	45	2,216	28	0	2,210	45	45	2,118	24	0	2,204	49	49	2,215	27	0	2,182	41	41	2,096	26	0
O Public administration and defence, compulsory social security	1,071	0	0	1,071	0	0	675	0	0	675	0	0	648	0	0	472	0	0	791	0	0	791	0	0
P Education	107	3	3	68	2	0	162	2	2	72	1	0	161	2	2	72	2	0	155	3	3	67	2	0
Q Human health services and social work activities	831	59	59	656	14	1	805	59	59	624	13	1	798	60	60	619	12	1	791	57	57	609	11	2
R Arts, entertainment and recreation	213	19	19	159	13	2	204	19	19	150	11	2	201	19	19	145	13	2	203	18	18	148	12	2
S Other services	464	10	10	271	6	3	418	10	10	230	6	3	410	9	9	224	6	3	398	9	9	211	6	3
Loans and advances	110,406	7,460	7,460	77,187	961	34	109,404	7,346	7,346	69,872	1,066	13	108,784	7,178	7,178	68,789	1,042	15	108,226	2,072	2,072	68,860	1,067	37

<sup>1</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.