

# **2016 EU-wide Stress Test**

Bank Name	Danske Bank
LEI Code	MAES062Z21O4RZ2U7M96
Country Code	DK



# **2016 EU-wide Stress Test: Summary**

	Actual (starting year)	Baseline Scenario	Adverse Scenario
(mln EUR, %)	31/12/2015	31/12/2018	31/12/2018
Cumulative 3y: Net interest income		11,632.99	11,466.91
Cumulative 3y: Gains or (-) losses on financial assets and liabilities held for trading or designated at fair value through profit and loss, net		-360.31	-1,353.43
Cumulative 3y: (Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)		-2,620.11	-5,479.92
Cumulative 3y: Profit or (-) loss for the year		4,282.13	-401.01
Coverage ratio - Default stock	45.68%	33.77%	33.22%
Common Equity Tier 1 capital	18,004.58	19,893.17	16,252.73
Total Risk exposure amount	111,704.50	112,673.63	115,952.90
Common Equity Tier 1 ratio, %	16.1%	17.7%	14.0%
Fully loaded Common Equity Tier 1 ratio, %	15.5%	17.7%	14.0%
Tier 1 capital	20,707.00	22,227.27	18,586.83
Total leverage ratio exposures	438,746.83	438,746.83	438,746.83
Leverage ratio, %	4.7%	5.1%	4.2%
Fully loaded leverage ratio, %	4.3%	4.9%	4.0%
Memorandum items			
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) <sup>1</sup>			0
Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>			1,481
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario <sup>2</sup>			0

<sup>&</sup>lt;sup>1</sup> Conversions not considered for CET1 computation
<sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period



Danske Bank

								31/12/2015						
			Exposure	values			Risk expo	sure amounts			Stock (	of provisions		
		A-II	B .	Fil	RB	A-I	RB	F-IRE	3	A-I	IRB	F-	IRB	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	(min EUR, %)													
Danske Bank	Contral banks and central governments Institutions Convented Conve	0 19,869 121.140 565 18.363 102.983 79,559 4.165 75,395	0 1 2.469 1 432 895 405 49 357	0 0 8.532 5 1.158 0 0	0 0 210 13 56 0 0 0	0 2,069 42,290 167 4,187 13,891 9,614 749 8,865	0 0 2.241 2 210 1.998 1,242 140 1,102	0 0 4.808 4 571 0 0 0	0 0 0 0 0 0 0	0 4 880 1 92 433 43 6 37	0 1 1 1.127 1 1 189 446 65 111 55 0	0 0 16 0 0 0 0	0 117 1 40 0 0	13.89 46.99 49.89 16.19 22.39 15.39
	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	23,424 2,060 21,364 0 2,090	490 81 408 0	0 0 0 0	0 0 0 0	4,277 544 3,732 0 1,791	756 115 641 0	0 0 0 0	0 0 0 0	390 29 361 0	381 66 315 0	0 0 0	0	77.74 80.49 77.29
	IRB TOTAL	246,083	3,365	8,532	210		4,239	4.808	0	1,318	1,574	16	117	47.39

								31/12/2015						
			Exposure					sure amounts				of provisions		
		A-IR	В	F-I	RB	A-I	RB	F-II	RB	A-I	RB	Fil	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Denmark	Gentral banks and central dovernments Institutions Connoster Conno	1.83 60,628 139 13.336 77,039 61.414 3,850 57,565 0 15,625 1.256 14,369	0 0 1,972 1 394 719 317 45 272 0 402 67 335	0 0 1 1 0 0 0 0 0 0	000000000000000000000000000000000000000	0 316, 18,443 43 2,474 8,777 5,804 641 5,163 0 2,973 334 2,639 0	0 944 2 128 1,508 896 115 781 0 612 86 526	0 0 1 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 4 7700 1 87 423 440 5 355 0 382 26 356	0 852 1 163 3399 57 10 47 0 322 54 268	0 0 15 0 0 0 0 0 0 0	000000000000000000000000000000000000000	0.0% 43.2% 93.6% 41.4% 52.7% 18.0% 22.0% 17.3% 80.1% 79.8%
	Other non-credit obligation assets	2,051	0	0	0	1,776	0	0	0	0	0		0	-
	IRB TOTAL	141,551	2,691	1		29,312	2,453	1		1,197	1,231	15	0	45.7%

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IR	В	F-	IRB	A-1	IRB	F-II	RB	A-	IRB	F-I	RB	Coverage Ratio -
	(min EUR. %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Sweden	Control backs and restrat discoverements   Control to	0 780 26,916 1 3,038 11,258 6,503 126 6,377 0 4,755 659 4,097	0 92 0 188 92 42 2 40 0 50 111 39	0 97 0 14 0 0 0 0 0	000000000000000000000000000000000000000	0 152 10,061 0 851 1.166 611 58 553 0 0 555 174 380 0	0 0 1399 0 477 257 164 15 149 0 93 17 76	0 0 84 0 12 0 0 0 0 0		0 0 14 0 3 6 2 0 1 0 4 4 2 2	33 3 3 1 2 0 25 19	0 0 0 0 0 0 0 0 0		0 51.4% 0 100.0% 0 50.0% 0 50.0% 0 26.9% 0 26.9% 0 54.9% 0 54.9% 0 79.7%
	Other non-credit obligation assets IRB TOTAL	0 000	184	97		11.378	396	84	- 0	- 0	75	0		0 42,2%
		38,955	184	97	0	11,378	396	84		20	78	0		U 42.2%

							B1-1	31/12/2015 sure amounts				of provisions		
		A-IR	Exposure	values F-I	00	A-1		sure amounts F-IRB					IRB	
		A-18	ь	Pi	KB	A-1	IKB	F-IKB	<u> </u>	A-	IKB		188	Coverage Ratio - Default Stock <sup>1</sup>
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Derault Stock
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	199	0	0	0	36	0	0	0	0	0	0	0	-
	Corporates	2.730	4	8.289	210	996	2	4.616	0	0	4	1	117	56.4%
	Corporates - Of Which: Specialised Lending	0	0	5	13	0	0	4	0	0	0	0	1	5.2%
	Corporates - Of Which: SME	21	0	1.133	56	6	0	549	0	0	0	0	40	71.7%
	Retail	4	0	0	0	1	0	0	0	0	0	0	0	34.3%
	Retail - Secured on real estate property	3	0	0	0	0	0	0	0	0	0	0	0	0.0%
Finland	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0.0%
FIIIIdilu	Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	3	0	0	0	0	0	0	0	0		0	0	0.0%
	Retail - Other Retail	0	0	0	0	0	0	0	0	0		0		34.8%
	Retail - Other Retail - Of Which: SME	1	0	0	0	0		0	0	0		0	0	56.3%
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0	34.4%
	Equity	0	0	ı ő	0	ı ő	0	0	0	0		l ő	0	31.170
	Securitisation											-		
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-
	IRB TOTAL	2,934	4	8,289	210	1,033	2	4,616	0	0	4	1	117	56.4%



Danske Bank

								31/12/2015						
			Exposure	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IR	3	F-I	IRB	A-I	RB	F-IR	В	A-1	IRB	F-1	RB .	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	286	0	0	0	51	0	0	0	0	0	0	0	-
	Corporates	15,843	121	33	0	7,270	126	24	0	39	50	0	0	41.6%
	Corporates - Of Which: Specialised Lending	425	0	0	0	123	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	1,780	15	11	0	750	13	10	0	2	13	0	0	81.9%
	Retail	13.746	53	0	0	3.810	193	0	0	2	13	0	0	24.5%
	Retail - Secured on real estate property	10.932	38	0	0	3.107	160	0	0	1	2	0	0	5.1%
	Retail - Secured on real estate property - Of Which: SME	176	1	0	0	46	9	0	0	0	0	0	0	26.6%
Norway	Retail - Secured on real estate property - Of Which: non-SME	10.756	37	0	0	3.061	151	0	0	1	2	0	0	4.5%
· · · · · · · · · · · · · · · · · · ·	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	2.814	15	0	0	703	33	0	0	1	11	0	0	72.6%
	Retail - Other Retail - Of Which: SME	141	4	0	0	35	11	0	0	0	3	0	0	65.9%
	Retail - Other Retail - Of Which: non-SME	2.673	12	0	0	668	21	0	0	1	9	0	0	74.9%
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets	37	0	0	0	14	0	0	0	0	0	0	0	-
	IRB TOTAL	29,913	174	33	0	11,145	319	24	0	41	63	0	0	36.4%

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IF	18	F-	RB	A-1	IRB	F-IR	В	A-	IRB	F-	IRB	Coverage Rat
	(min EUR, %)	Non-defaulted	Defaulted	Default Stoc										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	(	ð.
	Institutions	3.777	0	0	0	406	0	0	0	0	0	0	6	o .
	Corporates	2,511	1	6	0	824	8	1	0	0	1	0		0 49
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0		a
	Corporates - Of Which: SME	4	0	0	0	4	0	0	0	0	0	0	(	J
	Retail	163	2	0	0	21	7	0	0	0	1	0	(	0 68
	Retail - Secured on real estate property	100	1	0	0	12	6	0	0	0	0	0	0	0 45
Halte d Kin adam	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0		3
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	99	1	0	0	12	6	0	0	0	0	0	9	0 45
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail Retail - Other Retail - Of Which: SME	63	1	0	0	8	1	0	0	0	1	0		0 91
	Retail - Other Retail - Of Which: non-SME	1		0	0	0		0	U	0				0 91
	Retail - Other Retail - OF Which: non-sme Equity	63	1	0	0	8	1	0	U	0	1			3 91
	Securitisation	U		U	U	U	U	U	U	U		U		1
	Other non-credit obligation assets	0		0	0	0	0		0	0				0
	IRB TOTAL	6,451	3	6	0	1,250	15	ı	0	ő	2			0 61.:

								31/12/2015						
			Exposur					sure amounts				of provisions		
		A-IR	В	F-I	RB	A-I	RB	F-IF	RB	A-	IRB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments Institutions	0 123	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates	1 727	202	1	0	960	983	1	0	1	114	0		56.4%
	Cornorates - Of Which: Specialised Lending	0	0	ō	ō	0	0	ō	0	0	0	ō	ō	100.0%
	Corporates - Of Which: SME	1	4	0	0	1	22	0	0	0	4	0	0	84.8%
	Retail	3	0	0	0	1	0	0	0	0	0	0	0	83.9%
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME	2	0	0	0	1	0	0	0	0	0	0	0	-
Ireland	Retail - Secured on real estate property - Of Which: non-SME	2	0	0	0	1	0	0	0	l ő	0	0		
Trefutiu	Retail - Qualifying Revolving	0	ō	ō	ō	0	ō	ō	0	0	0	ō	ō	
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0	83.9%
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	83.9%
	Retail - Other Retail - Of Which: non-SME	1		0	0	0	0	0	0	1 "	0	0		83.9%
	Securitisation	Ů		Ů		· ·	Ů		Ů	l °		Ü		
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
	IRB TOTAL	1,853	202	1	0	984	983	1	0	1	114	0	- 0	56.5%



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								31/12/2015						
			Exposu	e values				sure amounts			Stock	of provisions		
		A-IF	В	F-I	RB	A-	IRB	F-18	₹B	A-I	RB	F	IRB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
Switzerland	Central banks and central dovernments Institutions Concrete Commontes, Of Which Continued Fandon Concrete Commontes, Of Which Soft Commontes, Of Which Soft Establ Reball Secured on real seates received to the Commontes of Which Soft Reball Secured on real seates received to the Commontes of Which Commontes of Which Commontes of the Commontes of Which consiste Commontes of the Commontes of Which consistency commontes of the Comm	0 0 3.429 621 621 621 621 621 621 621 621 621 621		000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0	0 34 148 0 0 0 0 15 10 0 0 4 4 0	0 0 0 0 0 1 1 1 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 2 2 2 0 0 1 1 0	0 0 0 0 0 0 0 0 0		0 79.6% 0 75.7% 0 75.7% 0 75.7% 0 75.7% 0 92.9% 0 3011700.0%
	IRB TOTAL	4,126	3	0	0	196	1	0	0	0	2	0		79.6%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 69 and 61 of the Methodological noteta

								31/12/2015						
			Exposur	e values			Risk expo	sure amounts			Stock	of provisions		
		A-IR	3	F-I	RB	A-I	RB	F-IF	₹B	A-	IRB	F-I	RB .	Coverage Ratio -
	(min EUR. %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments	0	0	0	0	0	0	0		0	0	0	-	
	Institutions	1.687	ň	o o	o o	111	n n	i i	i i	ň	0	ŏ	i	
	Corporates	285	1	2	ō	103	1	2	- C	ō	1	ō	ō	100.0%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	(	1 -
	Corporates - Of Which: SME	43	1	0	0	1	1	0	0	0	1	0	(	100.0%
	Retail	47	4	0	0	7	3	0	0	0	4	0	(	95.2%
	Retail - Secured on real estate property	38	0	0	0	5	1	0	0	0	0	0	(	33.1%
France	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	20	U	U	U	0		0			0	u u	,	33.1%
France	Retail - Secured on real estate property - Or which: non-spic	30		0	0	3	1	0		,	0	0	,	33.1%
	Retail - Other Retail	9	4	o o	n n	2	2	ů ů	i i	ň	4	ŏ	ì	99.5%
	Retail - Other Retail - Of Which: SME	ő	i	Ĭ	ő	Ô	ō	l ŏ	1 0	Ĭ	i	Ĭ	ì	) -
	Retail - Other Retail - Of Which: non-SME	9	4	ō	ō	2	2	ō		ō	4	ō	ō	99.5%
	Equity	0	0	0	0	0	0	0	0	0	0	0	(	1 -
	Securitisation													4
	Other non-credit obligation assets	0		0	0	0		0	0	0	0	0		
	IRB TOTAL	2,019	5	2	0	220	4	2		0	5	0		95.8%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note

								31/12/2015						
			Exposur	e values				sure amounts			Stock	of provisions		
		A-IR	В	F-I	RB	A-I	RB	F-IR	:8	A-	IRB	F-I	RB	Coverage Ratio -
	(min EUR, %)	Non-defaulted	Defaulted	Default Stock <sup>1</sup>										
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	640	0	0	0	122	0	0	0	0	0	0	0	
	Comorates	1.520	12	3	0	666	3	2	0	33	7	0	0	57.3%
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME Retail	0		0	0	. 0	0	0	0	0	0	0	0	
		123	2	0	0	18	4	0	0	0	1	0	u u	72.1% 31.7%
	Retail - Secured on real estate property - Of Which: SME	100	1	U	U	12	3	U	U		U	0	U	31./%
United States	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	100		U	U	43	U	U	U		u	0	u	31.7%
Utilited States	Retail - Oualifying Revolving	100	1	0	U	12	3		0			0		31./%
	Retail - Other Retail	23	1	0	0	6	1	, o	0	ů	1	0		94.5%
	Retail - Other Retail - Of Which: SME	10	ń	o o	ů ů	o o	ń	i i	0	ő	n	ő	Ö	99.9%
	Retail - Other Retail - Of Which: non-SMF	23	1	ō	ō	6	1	ō	ō	ō	1	ō	ō	94.4%
	Equity	0	ō	l ō	ō	0	ō	i o	i o	i o		ō	ō	
	Securitisation													
	Other non-credit obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	-
	IRB TOTAL	2,284	14	3	0	805	7	2	0	33	8	0	0	59.3%



		Baseline Scenario								
			31/12/20	16		31/12/20	17		31/12/20	18
	(min EUR, %)	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	Central banks and central governments	-	0		-	0	-	-	0	
	Institutions	0.1%	18	41.0%	0.1%	28	39.5%	0.0%	36	38.7%
	Corporates	0.3%	2,551	31.3%	0.1%	2,734	26.9%	0.1%	2,843	25.1%
	Corporates - Of Which: Specialised Lending	0.1%	5	16.5%	0.1%	5	14.9%	0.1%	5	14.1%
	Corporates - Of Which: SME	0.3%	381	33.1%	0.2%	413	28.9%	0.1%	432	27.0%
	Retail	0.3%	1,246	38.9%	0.2%	1,404	34.0%	0.1%	1,483	31.3%
	Retail - Secured on real estate property	0.1%	270	21.4%	0.1%	323	18.6%	0.0%	352	16.9%
Danielia Bandi	Retail - Secured on real estate property - Of Which: SME	0.2%	28	18.3%	0.1%	34	15.8%	0.1%	37	14.5%
Danske Bank	Retail - Secured on real estate property - Of Which: non-SME	0.1%	242	21.8%	0.1%	290	19.0%	0.0%	315	17.2%
	Retail - Qualifying Revolving		0						0	
	Retail - Other Retail	0.9%	975	56.9%	0.5%	1,081	51.3%	0.2%	1,131	48.5%
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0.8%	112 864	60.8% 56.3%	0.6%	125 956	53.8%	0.5%	134 998	50.1% 48.3%
		0.9%	864	56.3%	0.4%	956	50.9%	0.2%	998	48.3%
	Equity Securitisation					0			0	
	Other non-credit obligation assets	0.0%			0.0%			0.0%		
	IRB TOTAL	0.2%	3,814	33.5%	0.1%	4,167	29.1%	0.1%	4,362	27.0%

				Adverse Sce	nario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		
-	0	-	-	0	-	-	0			
0.1%	22	40.6%	0.1%	39	38.7%	0.1%	53	37.6%		
0.4%	2,777	28.1% 16.3%	0.2%	3,054	25.3% 15.6%	0.2% 0.1%	3,263	24.2% 15.3%		
0.3%	413	30.6%	0.2%	460	27.5%	0.2%	495	26.2%		
0.5%	1.445	39.3%	0.3%	1.788	35.5%	0.2%	1.962	32.3%		
0.3%	384	24.2%	0.2%	555	23.0%	0.1%	654	21.1%		
0.5%	39	20.8%	0.4%	58	20.6%	0.3%	69	19.6%		
0.2%	344	24.6%	0.2%	497	23.4%	0.1%	584	21.3%		
-	0	-	-	0	-	-	0	-		
1.2%	1,061	57.4%	0.7%	1,232	53.0%	0.3%	1,308	49.8%		
1.5%	125	58.9%	1.3%	151	52.4%	0.8%	167	49.0%		
1.2%	936	57.2%	0.6%	1,081	53.1%	0.3%	1,141	50.0%		
	0	-	-	0		-	0	-		
0.0%	0	-	0.0%	0		0.0%	0	-		
0.4%	4,244	31.3%	0.2%	4,881	28.5%	0.2%	5,278	26.9%		

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20:	.8
		Impairme		Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		- 0		-	0			0	
	Institutions	0.1		39.4%	0.0%	6	41.1%	0.0%	7	41.4%
	Corporates	0.4		27.8%	0.2%	1,994	24.3%	0.1%	2,058	22.9%
	Corporates - Of Which: Specialised Lending	0.5		20.1%	0.3%	3	15.8%	0.2%	3	14.4%
	Corporates - Of Which: SME	0.3		28.9%	0.2%	320	25.6%	0.1%	334	24.1%
	Retail	0.4		39.4%	0.2%	1,265	34.7%		1,332	32.1%
	Retail - Secured on real estate property	0.1			0.1%	272	18.5%	0.0%	296	16.8%
	Retail - Secured on real estate prope			16.9%	0.1%	29	14.7%	0.1%	33	13.5%
Denmark	Retail - Secured on real estate prope	erty - Of Which: non-SME 0.1	% 202	21.7%	0.1%	242	19.0%	0.0%	263	17.4%
	Retail - Oualifying Revolving		- 0	-	-	0	-	-	0	-
	Retail - Other Retail	1.7		57.5%	0.6%	993	52.1%	0.3%	1,036	49.5%
	Retail - Other Retail - Of Which: SMF			63.1%	0.9%	106	56.4%	0.6%	113	53.0%
	Retail - Other Retail - Of Which: non-	-SME 1.3	% 801	56.7%	0.6%	887	51.5%	0.3%	924	49.1%
	Equity		- 0	-	-	0		-	0	
	Securitisation									
	Other non-credit obligation assets	0.0		-	0.0%	0		0.0%	0	
	IRB TOTAL	0.4	% 3,000	31.5%	0.2%	3,265	27.7%	0.1%	3,397	26.0%

				Adverse Scen	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>
	0			0			0	
0.1%	6	40.8%	0.1%	7	41.9%	0.1%	8	41.5
0.7%	2,062	25.1%	0.2%	2,224	23.1%	0.2%	2,328	22.5
0.9%	3	16.5%	0.5%	4	14.5%	0.3%	4	13.1
0.5%	323	26.8%	0.3%	355	24.4%	0.2%	375	23.
0.6%	1,306	39.6%	0.4%	1,611	36.1%	0.2%	1,755	32.
0.3%	329	24.0%	0.2%	479	23.0%	0.1%	562	21.
0.5%	35	19.8%	0.4%	53	19.7%	0.2%	62	18.
0.3%	293	24.6%	0.2%	426	23.5%	0.1%	500	21.
-	0		-	0	_	-	0	
1.7%	977	58.0%	0.9%	1.132	54.1%	0.4%	1.193	51.
2.2%	108	60.4%	1.8%	129	54.8%	0.9%	140	52.
1.7%	869	57.7%	0.9%	1.003	54.0%	0.4%	1.054	51.
	0		-	0		-	0	
0.0%	0		0.0%	0		0.0%	0	
0.6%	3,373	29.5%	0.3%	3,841	27.6%	0.2%	4,091	26.3

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20:	l8
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0			0			0	
	Institutions	0.0%	0	28.9%	0.0%	0	28.9%	0.0%	0	28.8%
	Corporates	0.1%	93	28.6%	0.1%	113	23.4%	0.1%	127	21.0%
	Corporates - Of Which: Specialised Lending	0.2%	0	100.2%	0.2%	0	97.5%	0.2%	0	95.2%
	Corporates - Of Which: SME	0.1%	16	29.0%	0.1%	19	23.5%	0.1%	21	21.0%
	Retail	0.1%	56	35.0%	0.1%	62	30.0%	0.0%	67	27.1%
	Retail - Secured on real estate property	0.0%	17	22.9%	0.0%	19	19.7%	0.0%	21	17.8%
	Retail - Secured on real estate property - Of Which: SME	0.4%	2	43.9%	0.3%	3	38.6%	0.2%	3	35.8%
Sweden	Retail - Secured on real estate property - Of Which: non-SME	0.0%	15	21.5%	0.0%	17	18.4%	0.0%	18	16.5%
	Retail - Oualifving Revolving		0	-	-	0	-	-	0	-
	Retail - Other Retail	0.1%	39	45.8%	0.1%	43	39.5%	0.1%	46	35.8%
	Retail - Other Retail - Of Which: SME	0.4%	13	51.7%	0.3%	15	43.4%	0.2%	16	39.3%
	Retail - Other Retail - Of Which: non-SME	0.1%	26	43.5%	0.1%	28	37.8%	0.0%	30	34.2%
	Equity			-	-	0			0	
	Securitisation									
	Other non-credit obligation assets	0.0%	0	-	0.0%	0		0.0%	0	
	IRB TOTAL	0.1%	150	30.8%	0.1%	175	25.4%	0.1%	195	22.8%

				Adverse Scen	nario			
	31/12/20:	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
,	0		-	0		-	0	-
0.0%	.0	28.7%	0.0%	. 0	28.8%	0.0%	1	28.9%
0.1%	94	29.9%	0.2%	140	24.2%	0.2%	196	22.2%
0.2%	.0	99.8%	0.4%	0 25	95.3%	0.5%	.0	90.2%
0.2%	18	31.4%	0.2%		26.7%	0.3%	34	24.8%
0.1%	61	37.5%	0.1%	76	33.2%	0.1%	93	30.6%
0.1%	20	26.7%	0.1%	27	25.3%	0.1%	34	24.1%
0.3%	2	46.9%	0.8%	3	41.9%	0.9%	5	40.8%
0.1%	18	25.5%	0.1%	24	24.0%	0.1%	30	22.7%
-	0	-		0	-	-	0	-
0.1%	41	47.1%	0.2%	49	40.3%	0.2%	59	36.5%
0.5%	14	52.0%	0.6%	18	42.5%	0.7%	23	39.1%
0.1%	27	45.1%	0.1%	31	39.2%	0.1%	36	35.1%
-	0	-	-	0	-		0	-
0.0%	0	-	0.0%	0	-	0.0%	0	
0.1%	154	32.6%	0.2%	217	26.8%	0.2%	290	24.4%

						Baseline Sce	nario			
			31/12/20:	16		31/12/20	17		31/12/201	.8
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	ŀ	0	-	-	0	-	-	0	-
	Institutions	0.0%	0	41.3%	0.0%	0	41.3%	0.0%	0	41.3%
	Corporates	0.1%	142	49.3%	0.1%	153	43.3%	0.1%	161	39.9%
	Corporates - Of Which: Specialised Lending	0.2%	2	13.4%	0.2%	2	13.5%	0.2%	2	13.5%
	Corporates - Of Which: SME	0.2%	47	70.1%	0.1%	48	64.7%	0.1%	49	61.1%
	Retail	0.3%	0	72.7%	0.3%	0	65.1%	0.2%	0	61.1%
	Retail - Secured on real estate property	0.0%	0	12.2%	0.0%	0	9.2%	0.0%	0	7.9%
	Retail - Secured on real estate property - Of Which: SME	l-	0	-	-	0	-	-	0	-
Finland	Retail - Secured on real estate property - Of Which: non-SME	0.0%	0	12.2%	0.0%	0	9.2%	0.0%	0	7.9%
	Retail - Qualifying Revolving	l-	0	-	-	0	-	-	0	-
	Retail - Other Retail	1.1%	0	77.7%	0.8%	0	71.4%	0.6%	0	68.1%
	Retail - Other Retail - Of Which: SME	0.3%	0	45.2%	0.3%	0	40.4%	0.2%	0	38.1%
	Retail - Other Retail - Of Which: non-SME	1.1%	0	78.2%	0.8%	0	71.9%	0.6%	0	68.5%
	Equity	-	0		-	0	-		0	
	Securitisation									
	Other non-credit obligation assets	-	0			0	-		0	-
	IRB TOTAL	0.1%	142	49.3%	0.1%	153	43.3%	0.1%	161	39.9%

	Adverse Scenario												
	31/12/20	16		31/12/20	17		31/12/20	18					
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio Default Stock <sup>1</sup>					
	0			0		-	0						
0.0%	0	41.3%	0.0%	0	41.3%	0.0%	0	41.3					
0.2%	148	47.2%	0.2%	167	39.5%	0.1%	181	35.5					
0.3%	2	15.7%	0.4%	2	17.0%	0.4%	2	17.6					
0.2%	47	68.6%	0.2%	50	62.3%	0.1%	52	58.5					
0.4%	0	69.5%	0.4%	0	61.2%	0.3%	0	56.					
0.0%	0	12.2%	0.0%	0	10.9%	0.0%	0	10.					
	0		-	0		-	0	-					
0.0%	0	12.2%	0.0%	0	10.9%	0.0%	0	10.					
	0		-	0		-	0	-					
1.3%	0	77.1%	1.1%	0	71.6%	0.8%	0	68.					
0.4%	0	43.2%	0.6%	0	38.4%	0.4%	0	36.					
1.3%	0	77.6%	1.1%	0	72.1%	0.8%	0	68.					
	0		l-	0		-	0	-					
	0			0		-	0	-					
0.2%	148	47.2%	0.2%	167	39.5%	0.1%	182	35.5					



Danske Bank

						Baseline Sce	nario			
			31/12/20:	16		31/12/20	17		31/12/20:	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0			0			0	
	Institutions	0.0%	0	36.0%	0.0%	0	36.0%	0.0%	0	36.0%
	Corporates	0.1%	116	23.5%	0.1%	130	19.7%	0.1%	141	18.0%
	Corporates - Of Which: Specialised Lending	0.0%	0	11.7%	0.0%	0	11.3%	0.0%	0	11.0%
	Corporates - Of Which: SME	0.2%	17	48.2%	0.1%	19	38.1%	0.1%	21	33.3%
	Retail	0.1%	37	28.4%	0.1%	45	23.5%	0.0%	50	21.3%
	Retail - Secured on real estate property	0.1%	20	21.4%	0.0%	24	17.6%	0.0%	27	15.8%
	Retail - Secured on real estate property - Of Which: SME	0.1%	1	37.1%	0.1%	1	28.6%	0.1%	1	25.1%
Norway	Retail - Secured on real estate property - Of Which: non-SME	0.1%	19	20.9%	0.0%	23	17.3%	0.0%	26	15.5%
,	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	0.1%	17	48.4%	0.1%	20	40.8%	0.1%	23	37.3%
	Retail - Other Retail - Of Which: SME	0.3%	3	55.6%	0.2%	4	48.8%	0.2%	4	44.9%
	Retail - Other Retail - Of Which: non-SME	0.1%	14	46.8%	0.1%	17	39.4%	0.1%	19	36.0%
	Equity		0	-	-	0			0	-
	Securitisation									
	Other non-credit obligation assets	0.0%	0		0.0%	0		0.0%	0	
	IRB TOTAL	0.1%	153	24.9%	0.1%	175	20.8%	0.1%	191	19.0%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	0			0			0	
0.0%	0	36.0%	0.1%	0	36.0%	0.0%	0	36.0%
0.2%	128	22.4%	0.2%	156	19.9%	0.1%	178	19.0%
0.1%	0	13.5%	0.1%	1	14.5%	0.1%	1	15.2%
0.3%	19	43.4%	0.2%	23	34.4%	0.2%	26	30.6%
0.1%	44	29.2%	0.1%	62	25.7%	0.1%	74	23.7%
0.1%	26	23.4%	0.1%	37	21.2%	0.1%	45	19.6%
0.3%	1	36.1%	0.2%	2	30.3%	0.2%	2	27.4%
0.1%	25	22.9%	0.1%	36	20.9%	0.1%	43	19.3%
-	0	-	-	0	-	-	0	-
0.2%	18	46.5%	0.2%	24	39.1%	0.2%	29	35.8%
0.4%	3	53.6%	0.4%	4	46.7%	0.3%	4	43.0%
0.2%	15	45.1%	0.2%	20	37.9%	0.2%	24	34.7%
-	0	-	-	0	-	-	0	
0.0%	0		0.0%	0		0.0%	0	
0.2%	173	24,3%	0.1%	218	21.5%	0.1%	253	20.4%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -		Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	-	0	-	-	0	-	-	0	-
	Institutions	0.0%	1	31.2%	0.0%	1	31.1%	0.0%	2	31.1%
	Corporates	0.2%	6	17.8%	0.1%	9	16.7%	0.1%	11	16.3%
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	2.1%	0	72.5%	1.8%	0	72.3%	1.3%	0	72.1%
	Retail	0.2%	2	48.2%	0.1%	2	38.8%	0.1%	3	34.3%
	Retail - Secured on real estate property	0.1%	1	38.5%	0.1%	1	29.2%	0.0%	1	24.8%
	Retail - Secured on real estate property - Of Which: SME	0.3%	0	10.1%	0.2%	0	9.9%	0.2%	0	9.6%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	0.1%	1	38.9%	0.1%	1	29.7%	0.0%	1	25.2%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	0.3%	1	60.2%	0.2%	1	51.3%	0.2%	2	47.0%
	Retail - Other Retail - Of Which: SME	6.1%	0	42.6%	4.3%	0	41.6%	2.4%	0	40.4%
	Retail - Other Retail - Of Which: non-SME	0.3%	1	61.2%	0.2%	1	52.0%	0.2%	1	47.5%
	Equity	-	0	-	-	0	-	-	0	-
	Securitisation									
	Other non-credit obligation assets	0.0%	0		0.0%	0		0.0%	0	
	IRB TOTAL	0.1%	9	21.6%	0.1%	13	19.6%	0.0%	15	18.9%

				Adverse Scen	nario			
	31/12/20:	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
,	0			0			0	
0.0%	1	31.2%	0.0%	2	31.1%	0.0%	4	31.19
0.4%	10	16.9%	0.1%	13	16.1%	0.1%	15	15.8
-	0	-	-	0	-	-	0	1
3.6%	0	72.6%	3.6%	0	72.1%	2.5%	0	71.6
0.5%	3	44.7%	0.4%	3	38.2%	0.3%	4	34.8
0.4%	1	36.6%	0.3%	2	30.4%	0.2%	2	27.1
0.6%	0	13.6%	0.8%	0	15.6%	0.7%	0	16.2
0.3%	1	37.1%	0.3%	2	30.8%	0.2%	2	27.4
-	0		-	0	-		0	1
0.7%	2	55.6%	0.5%	2	50.0%	0.3%	. 2	47.7
12.1%	0	49.7%	8.3%	0	51.2%	2.7%	0	49.0
0.5%	1	56.1%	0.4%	2	49.9%	0.3%	. 2	47.6
	0		_	0	-	_	0	1
	T.							
0.0%	0		0.0%	0	-	0.0%	0	
0.2%	14	20.0%	0.1%	19	19.2%	0.1%	23	19.0

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17	31/12/2018		
		Impairment		Coverage Ratio -	Impairment		Coverage Ratio -			Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0			0			0	
	Institutions	0.0%	0	6.9%	0.0%	1	6.9%	0.0%	1	6.9%
	Corporates	0.2%	28	35.0%	0.1%	30	30.5%	0.1%	32	28.8%
	Corporates - Of Which: Specialised Lending	0.1%	0	24.0%	0.1%	0	24.0%	0.1%	0	24.0%
	Corporates - Of Which: SME	0.3%	0	22.2%	0.3%	0	22.1%	0.2%	0	21.9%
	Retail	0.8%	8	76.5%	0.4%	8	71.1%	0.2%	8	68.0%
	Retail - Secured on real estate property	0.2%	1	40.7%	0.1%	1	34.7%	0.1%	1	31.3%
	Retail - Secured on real estate property - Of Which: SME	0.4%	0	39.5%	0.3%	0	30.7%	0.2%	0	26.5%
Germany	Retail - Secured on real estate property - Of Which: non-SME	0.2%	1	40.8%	0.1%	1	35.1%	0.1%	1	31.7%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	
	Retail - Other Retail	2.8%	7	86.5%	1.4%	7	82.9%	0.6%	7	81.2%
	Retail - Other Retail - Of Which: SMF	0.5%	0	21.9%	0.4%	0	21.1%	0.4%	0	20.7%
	Retail - Other Retail - Of Which: non-SME	3.0%	7	87.5%	1.5%	7	84.1%	0.6%	7	82.6%
	Equity	-	0	-	-	0		-	0	-
	Securitisation									
	Other non-credit obligation assets	0.0%	0		0.0%	0		0.0%	0	
	IRB TOTAL	0.1%	36	40.4%	0.1%	39	34.1%	0.0%	41	31.3%

				Adverse Scen	nario			
	31/12/20:	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
-	0	-	-	0	-	-	0	
0.0%	0	6.9%	0.0%	1	6.9%	0.0%	1	6.99
0.4%	31	30.4%	0.1%	33	27.8%	0.1%	35	27.29
0.1%	0	24.0%	0.1%	0	24.0%	0.1%	0	24.09
0.5%	0	23.7%	0.6%	0	24.6%	0.6%	0	25.29
1.2%	8	74.0%	0.7%	9	67.7%	0.3%	9	63.39
0.4%	1	38.8%	0.3%	1	33.4%	0.2%	1	29.79
0.7%	0	37.7%	0.9%	0	30.6%	0.8%	0	28.09
0.4%	1	38.9%	0.3%	1	33.6%	0.2%	1	29.89
-	0	-	-	0	-	-	0	
3.7%	7	85.8%	1.9%	7	82.5%	0.8%	7	80.79
0.9%	0	23.2%	1.1%	0	24,4%	0.8%	0	24.29
4.0%	7	86.9%	2.0%	7	84.0%	0.8%	7	82.59
	Ö			0			0	
0.0%	0		0.0%	0		0.0%	0	
0.1%	39	35.1%	0.1%	43	30.4%	0.0%	45	28.3%

						Baseline Sce	nario			
		31/12/2016				31/12/20	17	31/12/2018		
		Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	-	0		-	0			0	
	Institutions	0.1%	0	42.8%	0.1%	0	42.8%	0.1%	0	42.8%
	Corporates	0.2%	197	93.2%	0.1%	199	91.5%	0.1%	200	90.4%
	Comprates - Of Which: Specialised Lending	-	0	103.3%	-	0	103.3%	-	0	103.3%
	Corporates - Of Which: SME	1.2%	6	131.3%	1.0%	6	130.3%	0.8%	6	129.6%
	Retail	0.6%	0	44.5%	0.5%	0	35.6%	0.4%	0	31.3%
	Retail - Secured on real estate property	0.6%	0	15.8%	0.5%	0	15.2%	0.4%	0	14.8%
	Retail - Secured on real estate property - Of Which: SME	0.1%	0	5.9%	0.0%	0	5.8%	0.0%	0	5.6%
Ireland	Retail - Secured on real estate property - Of Which: non-SMF	0.7%	0	16.1%	0.5%	0	15.6%	0.5%	0	15.1%
	Retail - Oualifying Revolving	-	0		-	0	-	-	0	-
	Retail - Other Retail	0.8%	0	78.5%	0.6%	0	74.9%	0.6%	0	72.1%
	Retail - Other Retail - Of Which: SME	0.1%	0	8.8%	0.1%	0	8.6%	0.1%	0	8.4%
	Retail - Other Retail - Of Which: non-SME	0.8%	0	78.9%	0.7%	0	75.6%	0.6%	0	73.0%
	Fauity	-	0				-	-	0	
	Securitisation									
	Other non-credit obligation assets	-	0			0			0	
	IRB TOTAL	0.2%	197	93.0%	0.1%	199	91.3%	0.1%	201	90.0%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.3% 0.3%	0 0 200	42.8% 92.1%	0.3% 0.2%	0 1 203	42.8% 89.5%	0.3% 0.2%	0 1 207	42.7% 87.7%
2.2% 1.2%	6	103.3% 130.7% 39.1%	2.1% 1.3%	6	103.3% 129.3% 32.0%	1.8% 1.2%	6	103.3% 128.5% 29.1%
1.2% 0.1%	0	19.2% 7.3%	1.3% 0.2%	0	19.5% 8.2%	1.2% 0.1%	0	19.5% 8.7%
1.4%	0	19.6% - 76.1%	1.4% - 1.2%	0	19.9% - 70.8%	1.4% - 1.1%	0	19.8% - 67.2%
0.2% 1.4%	0	10.2% 76.7%	0.2% 1.3%	0	10.9% 71.9%	0.2% 1.2%	0	11.2% 68.5%
	0	-	-	0		-	0	
0.3%	200	91.8%	0.2%	204	89.0%	0.2%	208	87.1%



						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0			0			0	
	Institutions	0.0%	0	3.8%	0.0%	0	3.8%	0.0%	0	3.8%
	Corporates	0.0%	0	23.0%	0.0%	0	23.1%	0.0%	1	23.1%
	Comorates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	-
	Corporates - Of Which: SME	-	0	-	-	0	-	-	0	-
	Retail	0.4%	3	67.8%	0.2%	3	57.9%	0.1%	3	52.6%
	Retail - Secured on real estate property	0.3%	2	66.3%	0.2%	2	55.7%	0.1%	2	49.9%
and the second	Retail - Secured on real estate property - Of Which: SME	0.0%	0	1.3%	0.0%	0	1.0%	0.0%	0	0.7%
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	0.3%	2	66.4%	0.2%	2	55.9%	0.1%	2	50.0%
	Retail - Oualifving Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	0.9%	1	72.1%	0.5%	1	64.5%	0.3%	1	60.7%
	Retail - Other Retail - Of Which: SME	0.1%	0	123594.0%	0.1%	0	62121.1%	0.1%	0	43312.9%
	Retail - Other Retail - Of Which: non-SME	0.9%	1	69.4%	0.5%	1	62.3%	0.3%	1	58.8%
	Equity	-				0			0	
	Securitisation									
	Other non-credit obligation assets	0.0%			0.0%	0		0.0%	0	
1.	IRB TOTAL	0.0%	3	46.7%	0.0%	4	35.2%	0.0%	4	30.0%

				Adverse Sce	nario			
	31/12/20:	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	0			0			0	
0.0%	0	3.8%	0.0%	0	3.8%	0.0%	0	3.8%
0.0%	0	23.3%	0.1%	1	23.5%	0.0%	1	23.5%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
0.7%	3	62.1%	0.6%	4	51.8%	0.4%	4	46.1%
0.6%	2	59.6%	0.5%	3	48.8%	0.4%	3	42.9%
0.0%	0	4.4%	0.1%	0	6.1%	0.1%	0	7.5%
0.6%	2	59.7%	0.5%	3	48.9%	0.4%	3	43.0%
-	0	-	-	0	-	-	0	-
1.1%	1	70.6%	0.7%	1	62.9%	0.4%	1	58.6%
0.1%	0	76078.8%	0.2%	0	30232.0%	0.2%	0	20835.8%
1.1%	1	68.1%	0.7%	1	61.0%	0.4%	1	56.9%
-	0		-	0	-		0	
0.0%	0		0.0%	0		0.0%	0	
0.0%	4	41.3%	0.0%	5	30.3%	0.0%	5	25.6%

						Baseline Sce	nario			
			31/12/20	16		31/12/20:	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments		0	-	-	0		-	0	
	Institutions	0.0%	0	19.2%	0.0%	0	19.2%	0.0%	0	19.2%
	Corporates	0.1%	1	33.4%	0.1%	1	27.4%	0.1%	1	25.2%
	Corporates - Of Which: Specialised Lending	-	0	-	-	0	-	-	0	
	Corporates - Of Which: SME	0.0%	1	97.3%	0.0%	1	94.9%	0.0%	1	93.0%
	Retail	0.5%	4	85.8%	0.2%	5	80.3%	0.1%	5	77.1%
	Retail - Secured on real estate property	0.2%	0	28.9%	0.1%	0	24.2%	0.1%	0	21.6%
_	Retail - Secured on real estate property - Of Which: SME	0.0%	0	2.4%	0.0%	0	2.2%	0.0%	0	2.1%
France	Retail - Secured on real estate property - Of Which: non-SME	0.3%	0	29.7%	0.1%	0	25.1%	0.1%	0	22.5%
	Retail - Qualifying Revolving	-	0	-	-	0	-	-	0	-
	Retail - Other Retail	1.4%	4	96.6%	0.7%	4	95.1%	0.3%	4	94.3%
	Retail - Other Retail - Of Which: SME	0.0%	0	4.2%	0.0%	0	4.0%	0.0%	0	3.8%
	Retail - Other Retail - Of Which: non-SME	1.4%	4	96.6%	0.7%	4	95.1%	0.3%	4	94.3%
	Equity	-	0	-	-	0	-	-	0	
	Securitisation									
	Other non-credit obligation assets		0		-	0			0	
	IRB TOTAL	0.0%	6	61.6%	0.0%	6	51.1%	0.0%	6	46.0%
Computed as: Stock of provisions for defaulted stock /	default stock (as defined in paragraphs 59 and 61 of the Methodological note)									

				Adverse Scen	sario					
	31/12/20	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>		
-	0			0	-		0			
0.0%	0	19.2%	0.0%	1	19.2%	0.0%	1	19.29		
0.2%	1	27.4%	0.1%	2	23.8%	0.1%	2	22.79		
-	0	-	-	0	-	-	0			
0.0%	1	96.5%	0.0%	1	92.5%	0.0%	1	89.19		
0.7%	5	83.2%	0.4%	5	75.9%	0.2%	5	70.69		
0.5%	0	30.3%	0.3%	1	26.7%	0.2%	1	23.59		
0.1%	0	4,4%	0.1%	0	5.6%	0.1%	0	6.49		
0.5%	0	31.2%	0.3%	1	27.7%	0.2%	1	24.59		
-	0		-	0	-	-	0			
1.8%	4	96.2%	0.9%	4	94.6%	0.4%	4	93.69		
0.1%	i i	6.0%	0.2%	i i	7.1%	0.2%	i i	7.79		
1.8%	4	96.2%	0.9%	4	94.6%	0.4%	4	93.69		
	ń			i i			i i			
	Ü			Ü			Ü			
	0		-	0	-		0			
0.1%	6	53.7%	0.0%	7	43,9%	0.0%	7	39.39		

						Baseline Sce	enario			
			31/12/20	16		31/12/20	117		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
	(min EUR, %)	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central banks and central governments	-	0	-	-	0	-	-	0	
	Institutions	0.0%	0	37.5%	0.0%	0	37.5%	0.0%	0	37.5%
	Comorates	0.4%	45	18.6%	0.2%	49	15.8%	0.1%	50	15.0%
	Corporates - Of Which: Specialised Lending		0	-	-	0	-	-	0	
	Corporates - Of Which: SME		0	-	-	0	-	-	0	
	Retail	0.3%	2	54.8%	0.2%	2	46.7%	0.1%	3	42.4%
	Retail - Secured on real estate property	0.1%	1	29.8%	0.1%	1	23.8%	0.0%	1	20.8%
	Retail - Secured on real estate property - Of Which: SMF	0.1%	0	3.8%	0.0%	0	3.7%	0.0%	0	3.5%
United States	Retail - Secured on real estate property - Of Which: non-SME	0.1%	1	29.9%	0.1%	1	23.9%	0.0%	1	20.9%
	Retail - Qualifying Revolving		0	-	-	0	-	-	0	
	Retail - Other Retail	1.1%	2	80.0%	0.6%	2	74.5%	0.3%	2	71.8%
	Retail - Other Retail - Of Which: SME	0.3%	0	87.6%	0.3%	0	79.2%	0.2%	0	73.8%
	Retail - Other Retail - Of Which: non-SMF	1.2%	2	79.8%	0.6%	2	74.4%	0.3%	2	71.7%
	Equity	-	0	-	-	0	-	-	0	
	Securitisation	0.0%								
	Other non-credit obligation assets				0.0%	0	-	0.0%	0	
	IRB TOTAL	0.3%	47	20.6%	0.2%	51	17.3%	0.1%	53	16.4%

				Adverse Scen	nario					
	31/12/20:	16		31/12/20	17	31/12/2018				
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>			
0.0%	0 0	37.5%	0.0%	0	37.5%	0.0%	0	37.59		
0.6%	49	15.3%	0.2%	52	14.4%	0.0%	53	14.69		
- 1	0		1	0			0			
0.5%	3	50.7% 29.6%	0.4%	3	42.9% 25.9%	0.2%	3	38.19 22.99		
0.2%	0	6.6%	0.2%	0	7.7%	0.2%	0	8.19		
0.3%	1	29.7%	0.2%	1 0	26.0%	0.2%	1 0	23.09		
1.4% 0.5%	2	78.3% 82.9%	0.8% 0.6%	2	72.0% 70.7%	0.4% 0.5%	2	68.49 63.49		
1.5%	2	78.2%	0.8%	2	72.0%	0.5%	2	68.59		
	0	-		0			0			
0.0%	0	-	0.0%	0	-	0.0%	0			
0.5%	52	16.8%	0.2%	56	15.9%	0.0%	57	16.19		



Danske Bank

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	31,741	0	5	0	2	0	0.0%
	Regional governments or local authorities	9,069	0	151	0	0	0	0.0%
	Public sector entities	83	0	13	0	0	0	0.0%
	Multilateral Development Banks	285	0	0	0	0	0	0.0%
	International Organisations	209	0	.0	0	0	0	0.0%
	Institutions	1,323	0	547	0	1		0.0%
	Corporates	6,688	93				139	60.2%
	of which: SME Retail	697	17 158		23 202		25 337	58.9%
	of which: SMF	4,076 1,087	158		202	189	65	67.9%
Danske Bank	Secured by mortgages on immovable property	16,053	538		538	12	12	69.3% 2.2%
	of which: SME	661	14		14	13	12	4.0%
	Items associated with particularly high risk	268	35		53	12	98	74.0%
	Covered bonds	23,912	0	2,420		10	0	0.0%
	Claims on institutions and corporates with a ST credit assessment	23,512	0	2,120	0	l ő	0	0.0%
	Collective investments undertakings (CIU)	ō	l ō	ō	ō	Ō	0	0.0%
	Equity	1,865	Ō	1,873	ō	0	0	0.0%
	Securitisation							
	Other exposures	284	0	277	0	0	0	0.0%
	Standardised Total	95,855	825	20,493	919	297	587	41.6%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	7,653	0	0	0	2	0	0.0%
	Regional governments or local authorities	6,259	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	000	U	240	U	0	0	0.0%
	Institutions	802	U	318 1,996	U	10	U	0.0%
	Corporates	2,290	U	1,996	U	19	0	0.0% 0.0%
	of which: SME	252	U	100	U		0	
	Retail	253 180	u u	186 132		114	2	99.7% 0.0%
Denmark	of which: SME Secured by mortgages on immovable property	100		17	0	0	0	0.0%
	of which: SME	90		1/	0		0	0.0%
	Items associated with particularly high risk	0		i i				0.0%
	Covered bonds	22,949	,	2,318	l ő	ň	l ő	0.0%
	Claims on institutions and corporates with a ST credit assessment	22,545		2,310		, o		0.0%
	Collective investments undertakings (CIU)	0	,	ň	l ő	ň	l ő	0.0%
	Equity	1,740	ا ا	1,740	l ŏ	l ő	l ŏ	0.0%
	Securitisation	1,7 10		2,710		Ü	Ů	0.070
	Other exposures	265	0	265	0	0	0	0.0%
	Standardised Total	42,306	Ö	6,840		136	2	99.7%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	rovisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	7,097	0	0	0	0	0	0.0%
	Regional governments or local authorities	901	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	29	0	6	0	0	0	0.0%
	Corporates	6	0	6	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	6	0	5	0	0	0	52.3%
Sweden	of which: SME	0	0	0	0	0	0	0.0%
Sweden	Secured by mortgages on immovable property	10	0	4	0	0	0	3.4%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	165	0	17	0	0	0	0.0%
	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	9	0	9	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	.0	0	0	0	0.0%
	Standardised Total	8,223	0	45	0	0	0	17.4%



Danske Bank

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	6,060	0	0	0	0	0	0.0%
	Regional governments or local authorities	1,108	0	0	0	0	0	0.0%
	Public sector entities	83	0	13	0	0	0	0.0%
	Multilateral Development Banks	47	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	31	0	4	0	0	0	0.0%
	Corporates	725	13	717	18	0	6	31.5%
	of which: SME	57	2	49	2	0	1	39.9%
	Retail	2,154	53		72		80	59.6%
Finland	of which: SME	550	14		20		21	60.1%
Titilatia	Secured by mortgages on immovable property	10,831	228		228	0	0	0.0%
	of which: SME	437	8	117	8	0	0	0.0%
	Items associated with particularly high risk	1	0	1	0	0	0	0.0%
	Covered bonds	161	0	16	0	0	0	0.0%
	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	13	0	20	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	21,214	295	6.058	319	. 2	87	22.6%

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	439	0	0	0	0	0	0.0%
	Regional governments or local authorities	351	0	70	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	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	0	0	0.0%
	Corporates	9	0	9	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	11	0	8	0	0	0	190.2%
Norway	of which: SME	0	0	0	0	0	0	500.0%
Norway	Secured by mortgages on immovable property	8	0	3	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	133	0	13	0	0	0	0.0%
	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	54	0	54	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	1,005	0	157	0	0	0	32.7%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ire amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	3,878	0	0	0	0	0	0.0%
	Regional governments or local authorities	227	0	45	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	7	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	102	0	38	0	0	0	0.0%
	Corporates	2,287	65	2,264	89	41	107	62.8%
	of which: SME	263	6	240	9	1	14	67.7%
	Retail	754	17	516	22	10	49	74.6%
United Kingdom	of which: SME	277	6	159	9	1	13	67.6%
Officed Kingdom	Secured by mortgages on immovable property	2,494	74	871	74	0	0	0.2%
	of which: SME	206	4	70	4	0	0	0.0%
	Items associated with particularly high risk	262	35	393	53	12	98	74.0%
	Covered bonds	134	0	13	0	0	0	0.0%
	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	37	0	38	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	10,182	190	4,178	238	64	254	57.5%

<sup>&</sup>lt;sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)



Danske Bank

					31/12/2015			
		Exposure	values	Risk exposu	ıre amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	977	0	0	(	0	(	0.0%
	Regional governments or local authorities	25	0	0	0	0	(	0.0%
	Public sector entities	0	0	0	0	0	(	0.0%
	Multilateral Development Banks	0	0	0	0	0	(	0.0%
	International Organisations	0	0	0		0		0.0%
	Institutions	33	0	9	C	0		0.0%
	Corporates	0	0	0		0		0.0%
	of which: SME	0	0	0	C	0		0.0%
	Retail	2	0	1	C	0		36.3%
Cormany	of which: SME	0	0	0		0		0.0%
Germany	Secured by mortgages on immovable property	3	0	1	· ·	0		9.0%
	of which: SME	0	0	0	i c	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	Ó	i c	0	· ·	0.0%
	Collective investments undertakings (CIU)	0	0	Ó	i c	0	· ·	0.0%
	Equity	0	0	0	i c	0		0.0%
	Securitisation							
	Other exposures	0	0	0		0		0.0%
	Standardised Total	1,040	0	11	O	0	Ċ	15.5%

<sup>1</sup> Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	ure amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	497	0	0	0	0	. 0	0.0%
	Regional governments or local authorities	10	0	5	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	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	0	. 0	0.0%
	Corporates	32	2	32	3	0	. 8	76.6%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	544	67	407	79	49	185	73.4%
Ireland	of which: SME	2	7	1	10	0	28	80.8%
ITEIdITU	Secured by mortgages on immovable property	1,372	184	480	184	0	. 0	0.0%
	of which: SME	1	1	0	1	0	. 0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	. 0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	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	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	2,455	254	925	266	49	193	43.2%

Statical foliation

1 Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	10	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	5	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	16	1	12	2	0	0	0.1%
Switzerland	of which: SME	0	0	0	0	0	0	0.0%
SWIZEHAHU	Secured by mortgages on immovable property	5	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0.0%
	Covered bonds	23	0	2	0	0	0	0.0%
	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	6	0	6	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	66	2	23	2	1	0	0.1%



Danske Bank

					31/12/2015			
		Exposure	values	Risk exposu	re amounts	Stock of p	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	1,839	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	10	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
· · · · · · · · · · · · · · · · · · ·	Institutions	30	0	12	0	0	0	0.0%
	Corporates	1	0	1	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	11	0	8	1	0	0	8.3%
France	of which: SME	2	0	1	0	0	0	0.0%
Trance	Secured by mortgages on immovable property	15	0	5	0	0	0	0.0%
	of which: SME	4	0	1	0	0	0	0.0%
· · · · · · · · · · · · · · · · · · ·	Items associated with particularly high risk	0	0	1	0	0	0	0.0%
	Covered bonds	228	0	23	0	0	0	0.0%
	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	0	0	0	0	0	0	0.0%
	Securitisation							
	Other exposures	0	0	0	0	0	0	0.0%
	Standardised Total	2,135	1	49	1	0	0	5.7%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)

		Exposure	values	Risk exposu	ire amounts	Stock of	provisions	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Default Stock <sup>1</sup>
	Central governments or central banks	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0.0%
	Institutions	66	0	58	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	14.2%
	of which: SME	0	0	0	0	0	0	0.0%
	Retail	5	0	4	0	0	1	68.1%
United States	of which: SME	0	0	0	0	0	0	0.0%
Officed States	Secured by mortgages on immovable property	10	1	. 3	1	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	3	0	4	0	0	0	0.0%
	Covered bonds	0	0	0	0	0	0	0.0%
	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	0	0	0	0	0		0.0%
	Securitisation							
	Other exposures		0	0	0	0	0	0.0%
	Standardised Total	84	1	. 69	1	0	1	42.8%



Danske Bank

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	8	40.0%	0.0%	13	40.0%	0.0%	19	40.0%
	Regional governments or local authorities	0.0%	2	41.1%	0.0%	4	41.1%	0.0%	6	41.1%
	Public sector entities	0.0%	0	21.9%	0.0%	0	21.9%	0.0%	0	21.8%
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	International Organisations	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Institutions	0.1%	3	48.0%	0.1%	5	47.8%	0.1%	7	47.6%
	Corporates	2.6%	459	61.6%	2.1%	595	57.8%	1.5%	686	56.5%
	of which: SME	1.2%	43	63.5%	1.0%	50	58.4%	0.8%	55	55.7%
	Retail	1.1%	651	72.7%		689	67.9%	0.6%	718	64.9%
Danske Bank	of which: SME	0.7%	85	70.1%	0.5%	91	64.2%	0.4%	95	60.7%
Duriske Durik	Secured by mortgages on immovable property	0.5%	429	53.1%	0.4%	486	49.0%	0.3%	528	46.4%
	of which: SME	0.2%	11	53.5%	0.2%	12	48.8%	0.1%	12	46.1%
	Items associated with particularly high risk	8.6%	171	91.0%	4.9%	182	87.1%	2.4%	188	85.3%
	Covered bonds	0.0%	1	33.1%	0.0%	1	33.1%	0.0%	2	33.1%
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	0.1%	0	24.0%	0.1%	0	24.0%	0.1%	. 0	24.0%
	Equity	0.0%	1	13.4%	0.0%	7	51.0%	0.0%	12	63.5%
	Securitisation									
	Other exposures	0.0%	1.723	63.7%	0.0%	1,983	59.1%	0.0%	2.167	FC 70/
(	Standardised Total  stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	0.3%	1,723	63.7%	0.2%	1,983	59.1%	0.2%	2,167	56.7%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 50 and 61 of the Methodological note)

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions		rate	Provisions		rate	Provisions	
	Central governments or central banks	0.0%	2	40.0%	0.0%	3	40.0%	0.0%	3	40.0%
	Regional governments or local authorities	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	2	40.0%
	Public sector entities		0	-	-	0		-	0	-
	Multilateral Development Banks		0	-	-	0	-	-	0	-
	International Organisations		0	-	-	0		-	0	-
	Institutions	0.1%	1	43.0%	0.1%	2	43.0%	0.0%	2	43.0%
	Corporates	3.6%	102	62.7%	3.6%	181	62.7%	2.7%	238	62.7%
	of which: SME		0	-	-	0	-	-	0	-
	Retail	0.2%	116	64.8%	0.2%	117	54.0%	0.1%	117	49.7%
Denmark	of which: SME	0.1%	0	40.0%	0.1%	1	40.0%	0.1%	1	39.9%
Delillark	Secured by mortgages on immovable property	0.1%	0	24.4%	0.1%	0	24.3%	0.1%	0	24.2%
	of which: SME	1.7%	0	42.0%	1.7%	0	42.0%	1.2%	0	42.0%
	Items associated with particularly high risk		0	-	-	0	-	-	0	-
	Covered bonds	0.0%	0	15.0%	0.0%	0	15.1%	0.0%	0	15.2%
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-
	Equity	0.0%	1	12.8%	0.0%	5	40.4%	0.0%	9	49.6%
	Securitisation									
	Other exposures	0.0%	0		0.0%	0		0.0%	0	-
	Standardised Total	0.2%	224	59.7%	0.2%	309	60.6%	0.1%	371	60.8%
1 Computed as: Stock of provisions for defaulted st	ock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)			•						•

			31/12/20			31/12/20			31/12/20	10
		Impairment	Stock of	Coverage Ratio -			Coverage Ratio -		Stock of	Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	1	40.0%	0.0%	1	40.0%	0.0%	2	40.09
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.09
	Public sector entities	-	0	-	-	0	-	-	0	
	Multilateral Development Banks	-	0	-	-	0	-	-	0	
	International Organisations	-	0	-	-	0	-	-	0	
	Institutions	0.0%	0	42.0%	0.0%	0	42.0%	0.0%	0	42.09
	Corporates	0.2%	0	23.5%	0.2%	0	23.5%	0.2%	0	23.49
	of which: SME	-	0	-	-	0	-	-	0	
	Retail	0.6%	0	32.1%	0.5%	0	30.6%	0.5%	0	30.19
Sweden	of which: SME	7.7%	0	24.5%	7.0%	0	24.3%	6.0%	0	24.09
Sweden	Secured by mortgages on immovable property	0.2%	0	28.4%	0.2%	0	27.7%	0.2%	0	27.59
	of which: SME	-	0	-	-	0	-	-	0	
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	

23.7%

23.7%

Standardised Total
0

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		18	
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	8	40.0%	0.0%	13	40.0%	0.0%	19	40.0%
0.0%	3	41.3%	0.0%	7	41.3%	0.0%	10	41.3%
0.0%	0	22.1%	0.0%	0	22.1%	0.0%	0	22.1%
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.2%	4	47.9%	0.2%	8	47.6%	0.2%	11	47.3%
3.8%	546	58.4%	2.8%	725	56.3%	2.1%	861	55.7%
2.1%	50	59.8%	1.7%	61	54.7%	1.5%	71	52.1%
1.9%	691	71.7%	1.3%	755	66.9%	0.9%	794	63.8%
1.1%	90	67.9%	1.0%	102	61.1%	0.8%	110	56.9%
0.8%	485	53.7%	0.6%	582	50.1%	0.4%	645	47.6%
0.3%	11	52.9%	0.3%	14	48.4%	0.2%	15	45.9%
14.9%	189	86.9%	4.1%	198	84.2%	2.7%	205	83.1%
0.0%	1	33.5%	0.0%	2	33.5%	0.0%	3	33.4%
-	0	-	-	0	-	-	0	
0.2%	0	24.0%	0.2%	0	24.0%	0.2%	0	24.0%
0.0%	1	13.4%	0.0%	7	51.0%	0.0%	12	63.5%
0.0%	0		0.0%	0		0.0%	0	
0.5%	1,927	62.3%	0.3%	2,296	58.3%	0.2%	2,560	56.2%

				Adverse Sce	nario							
	31/12/20	16		31/12/20	17		31/12/20	18				
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Impairment Stock of Coverage					
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>				
0.0%	2	40.0%	0.0%	3	40.0%	0.0%	3	40.0%				
0.0%	1	40.0%	0.0%	1	40.0%	0.0%	2	40.0%				
-	0		-	0	-	-	0	-				
-	0		-	0			0	-				
-	0	-	-	0	-	-	0	-				
0.1%	1	43.0%	0.1%	2	43.0%	0.1%	3	43.0%				
4.3%	118	62.6%	4.8%	223	62.5%	3.8%	298	62.5%				
-	0		-	0			0	-				
0.2%	117	62.3%	0.3%	117	51.4%	0.2%	118	47.4%				
0.2%	0	39.9%	0.2%	1	39.9%	0.1%	1	39.8%				
0.1%	0	25.2%	0.2%	0	25.5%	0.1%	0	25,4%				
2.0%	0	42.0%	2.2%	0	42.0%	1.7%	0	42.0%				
-	0	-	-	0	-	-	0	-				
0.0%	0	15.7%	0.0%	1	15.8%	0.0%	1	15.7%				
-	0	-	-	0	-	-	0	-				
-	0		-	0			0	-				
0.0%	1	12.8%	0.0%	5	40.4%	0.0%	9	49.6%				
0.0%	0		0.0%	0		0.0%	0					
0.2%	240	59.9%	0.3%	351	60.6%	0.2%	433	60.7%				

			nario	Adverse Scen				
18	31/12/20		17	31/12/20		16	31/12/201	
Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate
40.0%	2	0.0%	40.0%	1	0.0%	40.0%	1	0.0%
40.0%	0	0.0%	40.0%	0	0.0%	40.0%	0	0.0%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0			0	-	-	0	-
42.0%	0	0.1%	42.0%	0	0.0%	42.0%	0	0.0%
25.6%	0	0.6%	25.0%	0	0.4%	23.9%	0	0.2%
-	0	-	-	0	-	-	0	-
36.7%	0	1.1%	33.9%	0	0.9%	33.1%	0	0.6%
40.1%	0	32.2%	30.1%	0	14.9%	24.3%	0	7.4%
31.7%	0	0.4%	31.1%	0	0.3%	30.8%	0	0.2%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
55.7%	0	0.0%	55.7%	0	0.0%	55.7%	0	0.0%
-	0	-	-	0	-	-	0	-
-	0	-		0	-	-	0	-
23.7%	0	0.0%	23.7%	0	0.0%	23.7%	0	0.0%
	0			0			0	
38.5%	3	0.0%	38.3%	2	0.0%	38.1%	1	0.0%



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -			Coverage Ratio -
		rate	Provisions		rate	Provisions		rate		Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	1	40.0%	0.0%	2	40.0%	0.0%		40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%		40.0%
	Public sector entities	0.0%	0	21.5%	0.0%	0	21.5%	0.0%		21.5%
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	International Organisations		0	-	-	0	-	-	0	-
	Institutions	0.0%	0	37.3%	0.0%	0	37.3%	0.0%		37.3%
	Corporates	0.6%	10	28.5%		14	27.4%	0.5%	18	27.0%
	of which: SME	0.6%	1	35.0%	0.6%	2	32.6%	0.5%	2	31.3%
	Retail	0.4%	100		0.3%	108	55.1%	0.3%	115	52.1%
Finland	of which: SME	0.5%	25		0.5%	28		0.4%		44.3%
i illiana	Secured by mortgages on immovable property	0.1%	114	39.0%	0.1%	123		0.1%	130	33.3%
	of which: SME	0.2%	5	41.2%	0.1%	5	37.3%	0.1%	6	35.2%
	Items associated with particularly high risk	0.5%	0	25.0%	0.5%	0	25.0%	0.5%		25.0%
	Covered bonds	0.0%	0	58.4%	0.0%	0	58.4%	0.0%	0	58.4%
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-
	Equity	0.0%	0	22.8%	0.0%	0	63.1%	0.0%	0	76.5%
	Securitisation									
	Other exposures	0.0%	0	-	0.0%	0	-	0.0%	0	
	Standardised Total ck / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	0.1%	225	45.2%	0.1%	247	41.3%	0.1%	265	38.8%

				Adverse Sce	nario									
	31/12/20	16		31/12/20	17		31/12/2018							
Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -						
rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>						
0.0%	1	40.0%	0.0%	2	40.0%	0.0%	2	40.0%						
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%						
0.0%	0	21.6%	0.0%	0	21.6%	0.0%	0	21.7%						
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%						
-	0		-	0		-	0	-						
0.0%	0	37.3%	0.0%	0	37.3%	0.0%	0	37.3%						
0.8%	12	28.0%	1.1%	19	26.8%	1.0%	26	26.3%						
0.8%	2	33.9%	1.1%	2	30.8%	1.1%	3	29.4%						
0.5%	103	59.1%	0.5%	116	53.6%	0.5%	127	49.9%						
0.7%	26	51.1%	0.8%	31	44.7%	0.8%	35	41.1%						
0.1%	122	40.5%	0.1%	140	37.4%	0.1%	153	34.9%						
0.2%	5	41.4%	0.2%	6	38.4%	0.2%	7	36.5%						
0.6%	0	25.0%	0.7%	0	25.0%	0.7%	0	25.0%						
0.0%	0	58.4%	0.0%	0	58.4%	0.0%	0	58.4%						
-	0		-	0		-	0	-						
-	0		-	0		-	0	-						
0.0%	0	22.8%	0.0%	0	63.1%	0.0%	0	76.5%						
0.0%	0		0.0%	0		0.0%	0							
0.2%	238	45.6%	0.2%	278	41.5%	0.1%	309	38.6%						

Computed as: Stock of	provisions for c	relaulted Stock /	delault stock	(as delined	in paragraphs 5	and or or n	ie memodological no	ne)

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities	0.0%	0	15.1%	0.0%	0	15.0%	0.0%	0	15.0%
	Public sector entities	-	0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0		-	0		-	0	-
	International Organisations	-	0		-	0		-	0	-
	Institutions	0.0%	0	6.9%	0.0%	0	6.9%	0.0%	0	6.9%
	Corporates	0.0%	0	7.3%	0.0%	0	7.3%	0.0%	0	7.3%
	of which: SME	-	0	-	-	0	-	-	0	
	Retail	0.1%	0	96.1%	0.1%	0	68.9%	0.1%	0	58.3%
Norway	of which: SME	0.2%	0	490.5%	0.2%	0	481.7%	0.2%	0	474.0%
INDIVVAY	Secured by mortgages on immovable property	0.2%	0	65.1%	0.2%	0	58.0%	0.2%	0	53.9%
	of which: SME	-	0	-	-	0	-	-	0	-
	Items associated with particularly high risk	-	0	-	-	0	-	-	0	-
	Covered bonds	0.0%	0	42.2%	0.0%	0	42.2%	0.0%	0	42.2%
	Claims on institutions and corporates with a ST credit assessment	-	0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0	-	-	0	-	-	0	-
	Equity	0.1%	0	24.4%	0.1%	0	33.8%	0.1%	0	36.9%
	Securitisation									
	Other exposures		0			0			0	
	Standardised Total	0.0%	0	53.7%	0.0%	0	44.9%	0.0%	0	41.4%

			nario	Adverse Scer				
18	31/12/20		17	31/12/20		16	31/12/20	
Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate
	0	0.0%		0	0.0%		0	0.0%
14.9%	0	0.0%	14.9%	0	0.0%	14.9%	0	0.0%
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
6.9%	0	0.0%	6.9%	0	0.0%	6.9%	0	0.0%
7.3%	0	0.1%	7.3%	0	0.1%	7.3%	0	0.0%
	0	-	-	0	-	-	0	-
48.7%	0	0.2%	58.6%	0	0.2%	85.6%	0	0.2%
456.2%	0	0.3%	468.4%	0	0.4%	484.9%	0	0.3%
50.1%	0	0.3%	55.3%	0	0.3%	64.2%	0	0.2%
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
42.2%	0	0.0%	42.2%	0	0.0%	42.2%	0	0.0%
	0	-	-	0	-	-	0	-
	0	-	-	0	-	-	0	-
36.9%	0	0.1%	33.8%	0	0.1%	24.4%	0	0.1%
	0			0			0	
37.4%	Ö	0.0%	41.4%	ō	0.0%	51.0%	ō	0.0%

Computed as: Stock of provisions for defaulted stock / default stock (as defined in paragraphs 59 and 61 of the Methodological note)
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						Baseline Sce	nario				
			31/12/2016 31/12/2017 31/12/20								
		Impairment Stock of Coverage Ratio - Impairment Stock of Coverage Ratio - Impairment St								Coverage Ratio -	
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	
	Central governments or central banks	0.0%	1	40.0%		1	40.0%		2	40.0%	
	Regional governments or local authorities	0.0%	0	16.1%	0.0%	0	16.1%	0.0%	0	16.1%	
	Public sector entities		0	-	-	0	-	-	0		
	Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%	
	International Organisations		0		-	0		-	0		
	Institutions	0.1%	0	45.4%	0.1%	1	45.4%	0.1%	1	45.4%	
	Corporates	3.2%	281	70.0%	1.8%	320	64.2%	0.9%	339	62.1%	
	of which: SME	1.8%	25	76.3%	1.1%	28	69.6%	0.6%	29	66.7%	
	Retail	0.7%	74	72.5%	0.5%	80	65.9%	0.4%	84	62.0%	
United Kingdom	of which: SME	1.2%	20	67.8%	0.8%	23	61.3%	0.5%	24	58.2%	
Officea Kingaom	Secured by mortgages on immovable property	0.4%	67	58.8%	0.3%	74	51.8%	0.2%	79	47.5%	
	of which: SME	0.2%	4	76.4%	0.1%	4	69.8%	0.1%	4	66.1%	
	Items associated with particularly high risk	8.8%	171	91.1%	5.1%	182	87.2%	2.5%	188	85.5%	
	Covered bonds	0.0%	0	37.2%	0.0%	0	37.3%	0.0%	0	37.3%	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0		
	Collective investments undertakings (CIU)	0.1%	0	24.0%		0	24.0%	0.1%	0	24.0%	
	Equity	0.1%	0	23.9%	0.1%	0	23.9%	0.1%	0	23.9%	
	Securitisation										
	Other exposures		0			0			0		
	Standardised Total	0.8%	594	73.5%	0.4%	658	67.4%	0.2%	693	64.3%	

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	1	40.0%	0.0%	1	40.0%	0.0%	2	40.09
0.0%	0	16.1%	0.0%	0	16.1%	0.0%	0	16.19
-	0	-	-	0	-	-	0	
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.09
-	0	-	-	0		-	0	
0.2%	1	45.4%	0.2%	2	45.4%	0.2%	3	45.49
5.7%	340	64.6%	1.8%	384	62.9%	1.3%	417	62.39
3.2%	29	70.3%	1.6%	33	66.1%	1.2%	37	64.29
1.4%	81	68.9%	1.0%	93	63.0%	0.7%	100	59.39
2.4%	24	64.9%	1.7%	29	60.9%	1.0%	32	58.09
0.8%	77	55.8%	0.5%	92	49.9%	0.4%	102	46.89
0.3%	4	72.6%	0.3%	5	65.4%	0.3%	6	61.89
15.3%	189	87.0%	4.2%	198	84.4%	2.8%	204	83.39
0.0%	0	37.2%	0.0%	0	37.3%	0.0%	0	37.39
-	0	-	-	0		-	0	
0.2%	0	24.0%	0.2%	0	24.0%	0.2%	0	24.09
0.1%	0	23.9%	0.1%	0	23.9%	0.1%	0	23.99
	0			0			0	
1.4%	689	68.6%	0.5%	770	64.9%	0.4%	829	63.0%



						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/201	18
		Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate		Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	0	40.0%	0.0%	0	40.0%		0	40.0%
	Regional governments or local authorities	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
	Public sector entities		0	-	-	0	-	-	0	
	Multilateral Development Banks		0	-	-	0	-	-	0	
	International Organisations		0	-	-	0	-	-	0	
	Institutions	0.0%	0	43.3%	0.0%	0	43.3%	0.0%	0	43.3%
	Corporates		0	-	-	0	-	-	0	
	of which: SME		0	-	-	0	-	-	0	
	Retail	4.1%	0	31.4%		1	31.1%		1	30.7%
Germany	of which: SME	0.3%	0	24.0%	0.2%	0	24.0%	0.2%	0	24.0%
Octifically	Secured by mortgages on immovable property	4.1%	0	28.9%	2.2%	0	29.7%	0.9%	0	29.8%
	of which: SME		0	-	-	0	-	-	0	
	Items associated with particularly high risk		0	-	-	0	-	-	0	
	Covered bonds		0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)		0	-	-	0	-		0	
	Equity		0	-	-	0	-	-	0	
	Securitisation									
	Other exposures		0			0			0	
	Standardised Total	0.0%	1	32.1%	0.0%	1	32.7%	0.0%	1	33.1%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
0.0%	0	43.3%	0.0%	0	43.3%	0.0%	0	43.3%
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
5.4%	1	34.7%	2.4%	1	36.7%	0.6%	1	36.3%
0.4%	0	24.2%	0.5%	0	24.2%	0.4%	0	24.2%
5.4%	0	32.3%	2.8%	0	35.0%	1.0%	0	35.1%
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	-
-	0	-	-	0	-	-	0	-
-	0		-	0		-	0	
-	0	-	-	0	-	-	0	-
	0			0			0	
0.0%	1	34.9%	0.0%	0	37.0%	0.0%	0	37.2%
0.0%	1	34.9%	0.0%	1	37.0%	0.0%	1	37.2%

						Baseline Sce	nario			
			31/12/20:	16		31/12/20	17		31/12/20	18
		Impairment		Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment		Coverage Ratio -
		rate	Provisions		rate	Provisions			Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	0.1%	1	40.0%	0.1%	1	40.0%		2	40.0%
	Regional governments or local authorities	0.1%	0	55.5%	0.1%	0	55.5%	0.1%	0	55.5%
	Public sector entities	-	0		-	0	-	-	0	-
	Multilateral Development Banks	-	0		-	0	-	-	0	-
	International Organisations	-	0		-	0	-	-	0	-
	Institutions	0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
	Corporates	0.4%	10	97.5%	0.3%	11	94.7%	0.3%	11	92.7%
	of which: SME	2.2%	0	55.1%	2.1%	0	55.1%		0	55.1%
	Retail	5.2%	313	83.8%	3.6%	332	79.5%	2.9%	346	76.8%
Ireland	of which: SME	5.6%	34	98.3%	4.1%	34	98.1%	2.5%	34	98.0%
11 Clairu	Secured by mortgages on immovable property	2.5%	184	70.0%	1.7%	206	65.0%	1.3%	222	61.9%
	of which: SME	9.2%	1	80.5%	6.6%	1	78.1%	3.5%	1	77.0%
	Items associated with particularly high risk	-	0			0		-	0	-
	Covered bonds	-	0		-	0	-	-	0	-
	Claims on institutions and corporates with a ST credit assessment	-	0		-	0	-	-	0	-
	Collective investments undertakings (CIU)	-	0		-	0	-	-	0	-
	Equity	0.1%	0	24.0%	0.1%	0	24.0%	0.1%	0	24.0%
	Securitisation									
	Other exposures	-	0			0			0	-
	Standardised Total	2.6%	508	77.8%	1.8%	550	72.9%	1.4%	581	69.8%

				Adverse Sce	nario			
	31/12/20:	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.1%	1	40.0%	0.1%	1	40.0%	0.1%	2	40.0%
0.2%	0	55.5%	0.2%	0	55.5%	0.2%	0	55.5%
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
-	0		-	0	-	-	0	-
0.0%	0	0.0%	0.0%	0	0.0%	0.0%	0	0.0%
0.7%	11	95.6%	0.8%	11	90.4%	0.8%	11	86.9%
3.7%	0	55.1%	4.6%	0	55.1%	4.1%	0	55.1%
9.8%	341	82.2%	6.4%	374	79.0%	3.7%	391	77.5%
10.6%	34	98.2%	7.5%	35	98.0%	3.9%	35	97.9%
4.7%	216	69.2%	3.0%	256	65.6%	2.0%	280	63.7%
19.3%	1	80.1%	12.2%	1	79.4%	2.5%	1	79.3%
-	0		-	0			0	
-	0		-	0	-	-	0	-
-	0		-	0		-	0	
-	0		-	0	-	-	0	-
0.1%	0	24.0%	0.1%	0	24.0%	0.1%	0	24.0%
-	0		-	0			0	
4.9%	568	76.4%	3.1%	642	72.6%	1.9%	684	70.7%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
		rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
	Central governments or central banks	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Regional governments or local authorities		0	-	-	0	-	-	0	-
	Public sector entities		0	-	-	0	-	-	0	-
	Multilateral Development Banks	-	0	-	-	0	-	-	0	-
	International Organisations	0.0%	0	-	0.0%	0	-	0.0%	0	-
	Institutions	0.9%	0	42.0%	0.8%	0	42.0%	0.7%	0	42.0%
	Corporates	16.7%	1	21.8%	16.1%	1	21.8%	12.6%	1	21.8%
	of which: SME		0	-	-	0	-	-	0	-
	Retail	0.7%	1	29.1%	0.6%	1	30.5%	0.4%	1	30.8%
Switzerland	of which: SME	0.2%	0	24.0%	0.2%	0	24.0%	0.2%	0	24.0%
SWILZELIALIU	Secured by mortgages on immovable property	2.8%	0	26.9%	1.2%	0	27.4%	0.5%	0	27.4%
	of which: SME		0	-	-	0	-	-	0	-
	Items associated with particularly high risk		0	-	-	0	-	-	0	-
	Covered bonds	0.0%	0	75.1%	0.0%	0	75.1%	0.0%	0	75.1%
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	-
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	-
	Equity	0.1%	0	22.6%	0.1%	0	22.6%	0.1%	0	22.6%
	Securitisation									
	Other exposures		0		-	0	-	-	0	-
	Standardised Total	0.7%	2	27.1%	0.4%	2	28.2%	0.2%	2	28.6%

				Adverse Sce	nario			
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	0	-	0.0%	0	-	0.0%	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.0%	0	-	0.0%	0	-	0.0%	0	
1.2%	0	42.0%	1.5%	0	42.0%	1.4%	0	42.09
22.0%	1	22.0%	0.0%	1	22.2%	0.0%	1	22.29
-	0	-	-	0	-	-	0	
0.9%	1	30.5%	0.8%	1	32.3%	0.5%	1	32.69
0.3%	0	24.1%	0.4%	0	24.2%	0.3%	0	24.29
3.7%	0	27.9%	1.1%	0	29.3%	0.6%	0	29.49
-	0	-	-	0	-	-	0	
	0		-	0	-	-	0	
0.0%	0	75.1%	0.1%	0	75.1%	0.1%	0	75.19
-	0	-	-	0	-	-	0	
-	0	-	-	0	-	-	0	
0.1%	0	22.6%	0.1%	0	22.6%	0.1%	0	22.69
-	0	-	-	0	-	-	0	
0.9%	2	27 9%	0.5%	2	29 9%	0.3%	2	30.4%



Central governments or central banks   Regional governments or central banks   Regional governments or class statistics   Control governments or central banks   Regional governments or local authorities   Control governments or local auth											
Impairment   Stock of Provisions   Provisi							Baseline Sce	nario			
Central governments or central banks   Regional governments or central banks   Regional governments or class statistics   Control governments or central banks   Regional governments or local authorities   Control governments or local auth				31/12/20	16		31/12/20	17		31/12/20	18
Central governments or local authorities   0.0%   1   40.0%   0.0%   2   40.0%   0.0%   3   40.0%			Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -	Impairment	Stock of	Coverage Ratio -
Regional governments or local authorities   0			rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>	rate	Provisions	Default Stock <sup>1</sup>
Public sector entities  #Unitilitateral Development Banks    0,0%   0   40,0%   0   0.0%   0   40,0%   0.0%   0   40,0%   0.0%   0   40,0%   0.0%   0   40,0%   0.0%   0   40,0%   0.0%   0   40,0%   0.0%   0   40,0%   0.0%   0   40,0%   0.0%   0   40,0%   0.0%   0   40,0%   0.0%   0   36,2%   0.0%   0   36,2%   0.0%   0   36,2%   0.0%   0   36,2%   0.0%   0   45,0%			0.0%	1	40.0%	0.0%	2	40.0%	0.0%	3	40.0%
Multilateral Development Ranks   0.0%   0.				0		-	0	-	-	0	-
International Organisations   0,0%   0   36.2%		Public sector entities		0	-	-	0	-	-	0	-
Institutions		Multilateral Development Banks	0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
Corporates   0.4%   0   45.2%   0.4%   0   45.0%   0.3%   0   44.9%   0   6.0%   0.3%   0.3%   0		International Organisations		0		-	0		-	0	-
France   France   Collective investments undertakings (CIU)   Co		Institutions	0.0%	0	36.2%	0.0%	0	36.2%	0.0%	0	36.2%
Retail   0.6%   0.35.2%   0.4%   1 34.5%   0.2%   1 33.67		Corporates	0.4%	0	45.2%	0.4%	0	45.0%	0.3%	0	44.9%
France of which: SHE 0.3% 0.3% 0.28.0% 0.3% 0.28.0% 0.3% 0.28.0% 0.3% 0.29.0% 0.3% 0.29.0% 0.3% 0.29.0% 0.3% 0.29.0% 0.3% 0.29.0% 0.3% 0.29.0% 0.3% 0.29.0% 0.3% 0.29.0% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0.2% 0		of which: SME		0		-	0	-	-	0	
Secured by mortrages on immovable property   0.7%   0.33.4%   0.5%   0.31.4%   0.3%		Retail	0.6%	0	35.2%	0.4%	1	34.5%	0.2%	1	33.6%
Secured by mortsages on immovable property   0,7%   0   33.4%   0.5%   0   31.4%   0.3%   0   30.4%	Eranco	of which: SME	0.3%	0	28.0%	0.3%	0	28.0%	0.3%	0	27.9%
of which: SPIE 0.3% 0 25.1% 0.3% 0 25.1% 0.3% 0 25.1% 0.3% 0 25.1% 0.3% 0 25.1% 0.3% 0 25.0% 0.2% 0 24.0% 0.2% 0.2% 0 24.0	Hance	Secured by mortgages on immovable property	0.7%	0	33.4%	0.5%	0	31.4%	0.3%	0	30,4%
Covered bonds   0.0%   0   40.9%   0.0%   0   40.4%   0.0%   0   40.7%			0.3%	i o	25.1%	0.3%	0	25.1%	0.3%	0	25.0%
Claims on institutions and corporates with a ST credit assessment		Items associated with particularly high risk	0.2%	0	24.0%	0.2%	0	24.0%	0.2%	0	24.0%
Collective investments undertakings (CIU) - 0 0 - 0 - 0 Equity 0.1% 0.24.6% 0.1% 0 24.6% 0.1% 0 24.6% 0.1% 0 24.6%		Covered bonds	0.0%	0	40.0%	0.0%	0	40.4%	0.0%	0	40,7%
Equity 0.1% 0 24.6% 0.1% 0 24.6% 0.1% 0 24.6%		Claims on institutions and corporates with a ST credit assessment		i o		-	0	-	-	0	
		Collective investments undertakings (CIU)		0		-	0	-	-	0	
Securitisation		Equity	0.1%	0	24.6%	0.1%	0	24.6%	0.1%	0	24.6%
		Securitisation									
Other exposures - 0 - 0 - 0		Other exposures		0		-	0	-	-	0	
Standardised Total 0.1% 2 37.7% 0.1% 3 37.8% 0.0% 4 37.9%		Standardised Total	0.1%	2	37.7%	0.1%	3	37.8%	0.0%	4	37.9%

				Muveise Scel				
	31/12/20	16		31/12/20	17		31/12/20	18
Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>	Impairment rate	Stock of Provisions	Coverage Ratio - Default Stock <sup>1</sup>
0.0%	1	40.0%	0.0%	2	40.0%	0.0%	3	40.0%
-	0		-	0	-	-	0	
-	0		-	0	-	-	0	
0.0%	0	40.0%	0.0%	0	40.0%	0.0%	0	40.0%
-	0		-	0	-	-	0	
0.0%	0	36.2%	0.0%	0	36.2%	0.0%	0	36.29
0.5%	0	45.9%	0.6%	0	46.2%	0.6%	0	46.49
-	0		-	0	-	-	0	
0.7%	0	37.3%	0.5%	1	37.2%	0.3%	1	36.39
0.4%	0	28.6%	0.5%	0	29.1%	0.5%	0	29.39
0.9%	0	34.4%	0.7%	0	33.4%	0.5%	0	32.39
0.5%	0	26.0%	0.6%	0	26.6%	0.6%	0	27.09
0.4%	0	24.0%	0.5%	0	24.0%	0.4%	0	24.09
0.0%	0	43.6%	0.0%	0	43.9%	0.0%	0	43.69
-	0	-	-	0	-	-	0	
-	0		-	0	-	-	0	
0.1%	0	24.6%	0.1%	0	24.6%	0.1%	0	24.69
-	0			0			0	
0.1%	2	38.5%	0.1%	3	38.6%	0.1%	4	38.5%

						Baseline Sce	nario			
			31/12/20	16		31/12/20	17		31/12/20	18
		Impairment	Stock of Provisions	Coverage Ratio -		Stock of Provisions	Coverage Ratio -		Stock of	Coverage Ratio -
	Central governments or central banks	rate	Provisions	Default Stock <sup>1</sup>	rate -	Provisions	Default Stock <sup>1</sup>	rate -	Provisions	Default Stock <sup>1</sup>
	Regional governments or local authorities		0		-	0		-	0	
	Public sector entities		ō		-	ō		-	ō	
	Multilateral Development Banks		0	-	-	0	-	-	0	
	International Organisations		0	-	-	0		-	0	
	Institutions	0.7%	1	42.0%	0.6%	1	42.0%	0.6%	1	42.0%
	Corporates	0.5%	0	42.0%	0.5%	0	41.9%	0.5%	0	41.9%
	of which: SME		0		-	0	-	-	0	
	Retail	6.4%	2	80.0%	2.8%	2	76.5%	1.1%	2	74.9%
United States	of which: SME	0.5%	0	55.3%	0.5%	0	55.3%	0.4%	0	55.3%
Utilited States	Secured by mortgages on immovable property	5.1%	1	65.8%	2.3%	1	61.5%	0.9%	1	59.5%
	of which: SME		0		-	0	-	-	0	
	Items associated with particularly high risk	0.0%	0	43.2%	0.0%	0	42.8%	0.0%	0	42.4%
	Covered bonds		0	-	-	0	-	-	0	
	Claims on institutions and corporates with a ST credit assessment		0	-	-	0	-	-	0	
	Collective investments undertakings (CIU)		0	-	-	0	-	-	0	
	Equity	0.0%	0	24.8%	0.0%	0	24.8%	0.0%	0	24.8%
	Securitisation									
	Other exposures		0			0			0	
	Standardised Total ack / default stock (as defined in paragraphs 59 and 61 of the Methodological note)	1.5%	3	64.9%	0.9%	4	59.1%	0.6%	5	56.3%

			nario	Adverse Scer				
18	31/12/20		17	31/12/20		16	31/12/20:	
Coverage Ratio Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate	Coverage Ratio - Default Stock <sup>1</sup>	Stock of Provisions	Impairment rate
)	0	-		0	-	-	0	-
)	0	-		0	-	-	0	-
J .	0	-		0	-	-	0	-
J	0	-		0	-	-	0	-
)	0	-	-	0	-	-	0	-
42.0	2	1.0%	42.0%	2	1.1%	42.0%	1	0.9%
41.8	0	0.8%	41.9%	0	0.9%	41.9%	0	0.8%
)	0			0	-	-	0	-
78.0	2	1.1%	79.4%	2	3.2%	81.2%	2	8.2%
55.9	0	0.9%	55.9%	0	1.0%	55.7%	0	0.8%
64.6	2	1.0%	66.5%	2	2,7%	68.5%	1	6.8%
)	0			0	-	-	0	-
49.8	0	0.1%	48.3%	0	0.1%	46.5%	0	0.1%
)	0			Ó	_	_	Ó	-
)	0			Ó	-	-	Ó	-
ı	0			0	-	-	0	-
24.8	0	0.0%	24.8%	0	0.0%	24.8%	Ó	0.0%
)	0			0			0	-
	6	1.0%	59.1%	5	1.4%	64.9%	4	1.9%



## **2016 EU-wide Stress Test: Securitisations**

		21/12/2015		Baseline Scenario			Adverse Scenario	
	(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Exposure values	STA IRB	0						
Exposure values	Total	1,006 1,006						
	STA	0	0	0	0	0	0	0
Risk exposure amounts	IRB	355	551	611	659	742	967	1,150
	Total	355	551	611	659	742	967	1,150
Impairments	Total banking book others than assessed at fair value	0	0	0	0	0	0	0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Austria	0 19 187 390 236 191 1	0 19 187 390 236 191 1	0 0 0 0 0 0	0 41 54 55 0 0 0	0 -22 0 0 5 8 1	0 0 133 334 231 182 0 880	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 92 0 0 0 0 0	0 1 0 0 0 0	0 92 0 0 0 0 0	0 1 0 0 0 0
[ 0 - 3M [	Belgium	76 0 159 389 529 19 17 <b>1,189</b>	76 0 159 389 529 19 17 <b>1,189</b>	0 0 0 0 0 0	76 0 0 0 59 0 0	1 0 0 0 -1 18 17 36	0 0 159 389 471 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Bulgaria	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Cyprus	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Czech Republic	0 0 20 0 0 0	0 0 0 20 0 0 0	0 0 20 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
TO - 3M	Denmark	1,375 1,013 156 85 810 866 71 4,377	1.373 1,013 156 85 810 866 71 4,374	0 0 0 0 0 0	0 525 27 95 310 0 0	161 -2 0 -22 0 592 26 <b>754</b>	0 61 29 0 405 154 0	1.212 429 101 12 95 120 45 2,013	1.351 381 158 261 1,228 638 2,550 <b>6.566</b>	12 9 8 19 73 47 302	2.137 651 1,053 1,085 1,147 349 1,457 <b>7.879</b>	41 33 253 114 95 51 99 685	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Estonia	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off i	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value (	ross of provisions) 1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Finland	77 44 578 274 677 473 77 <b>2,200</b>	77 44 578 274 677 473 77 <b>2,200</b>	0 0 0 0 0	0 1 161 0 76 290 0 <b>528</b>	0 0 47 0 102 -19 19	0 0 337 252 407 0 0	77 44 33 23 92 202 58 <b>528</b>	1,560 313 26 656 820 1,399 881 <b>5,654</b>	7 12 3 21 35 200 71 <b>349</b>	1,729 633 686 55 309 1,333 168 <b>4,913</b>	205 10 23 0 26 20 9	0 46 92 0 0 0 0	0 0 0 0 0	0 46 92 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	France	15 85 247 896 1.011 447 46 <b>2,746</b>	15 85 247 896 1.011 447 46 <b>2,746</b>	0 0 0 0 0	0 0 77 77 84 11 0	15 85 -12 195 204 114 46 <b>647</b>	0 0 182 623 724 322 0 1,850	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 4 0 4	0 0 0 0 0	0 0 0 4 0 4	0 0 0 0 0
[ 0 - 3M [	Germany	298 138 773 390 581 608 549 3,337	298 138 773 390 581 608 549 <b>3,337</b>	0 0 0 0 0	300 0 405 206 266 95 0 <b>1,272</b>	-7 138 238 -55 290 429 549 <b>1,583</b>	0 0 130 239 25 84 0	4 0 0 0 0 0 0	10 294 30 665 164 173 439 <b>1,776</b>	0 4 1 32 12 10 81	254 99 39 631 124 222 295 <b>1,665</b>	1 1 31 1 9 88 132	0 92 0 0 4 0 9 <b>6</b>	0 0 0 0 0	0 46 0 0 4 0 50	0 0 0 0 0
[ 0 - 3M [	Croatia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Greece	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Tot [0-3M[ 13M-1Y[ 11Y-2Y[ 11Y-2Y[ 12Y-3Y[ 13Y-5Y[ 15Y-10Y[ 110Y-more Tot	Hungary	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Ireland	0 0 0 0 0 416 203 0	0 0 0 0 0 416 203 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 116 133 0	0 0 0 0 0 300 70 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 23 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	palance sheet)
		of provisions) (1)				gross or provisions) 1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Italy	0 30 60 62 260 364 188 <b>964</b>	0 30 60 62 260 364 188 <b>964</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 30 60 62 260 364 188 <b>964</b>	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 23 4 0 0	0 0 0 0 0 0	0 0 0 0 4 0 0	0 0 0 0 0 0
[ 0 - 3M [	Latvia	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Lithuania	22 14 20 14 1 2 7	22 14 20 14 1 2 7 <b>80</b>	0 0 0 0 0	0 0 0 0 0	0 0 1 1 2 7	22 14 19 14 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Luxembourg	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
TO - 3M	Malta	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Netherlands	5 66 246 363 483 247 73 1.483	5 66 246 363 483 247 73	0 0 0 0 0 0	0 26 51 103 30 0	5 5 6 -1 11 162 73 <b>262</b>	0 35 189 261 442 85 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Poland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	:S (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off i	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Portugal	3 2 0 0 1 129 66 <b>202</b>	3 2 0 0 1 129 66 <b>202</b>	0 0 0 0 0 0	0 0 0 0 0 0	3 2 0 0 1 129 66 <b>202</b>	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Tot	Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Slovakia	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Slovenia	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0
「0-3M「 [3M-1Y「 [1Y-2Y「 [2Y-3Y「 [3Y-5Y「 [5Y-10Y「 [10Y-more Tot	Spain	1 0 2 33 699 376 163 <b>1,274</b>	1 0 1 33 699 376 163 <b>1,273</b>	0 0 0 0 0	0 0 0 0 0	1 0 1 33 650 376 163 1,224	0 0 0 0 49 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 46 0 0 0	0 0 0 0 0	0 0 46 0 0 0	0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tot	Sweden	1,198 1,154 23 81 75 131 43 2,705	1,198 1,154 23 81 75 131 42 2,704	0 0 0 0 0	0 0 0 51 15 30 0	218 1.142 6 15 55 46 42 1,525	0 0 0 0 0 0 54 0	979 12 17 15 5 1 0	3,381 2,071 539 300 1,083 1,775 191	78 239 12 22 61 162 46 <b>620</b>	805 2.704 2,222 1,030 2,445 873 7	46 94 206 135 275 93 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     5Y - 10Y     10Y - more	United Kingdom	2,705 694 70 272 214 924 629 384 3,185	694 70 272 214 924 629 384 <b>3,185</b>	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 636 562 384 1,581	136 69 270 208 288 67 0	559 1 1 5 0 0 0 566	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 4 0	0 0 0 0 0 0	0 0 0 0 4 0	0 0 0 0 0 0



	(min EUR								31/12/2015							
		GROSS DIRECT LONG EXPOSURES (accounting value gross			NET DIRECT	EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off l	balance sheet)
		of provisions) (1)				1)			Derivatives with	positive fair value	Derivatives with r	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Iceland	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Liechtenstein	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Norway	358 30 2 0 0 48 0 438	358 30 2 0 0 48 0 <b>438</b>	0 0 0 0 0	0 1 2 0 0 1 0	0 29 0 0 0 47 0 <b>75</b>	0 0 0 0 0	358 0 0 0 0 0 0	23 205 247 166 289 707 51 <b>1,688</b>	0 4 13 13 28 67 20 <b>146</b>	52 463 601 863 776 857 45 <b>3,657</b>	2 14 43 96 102 113 16 385	0 46 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Australia	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Canada	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Hong Kong	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Tot	Japan	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0



	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES			NET DIRECT				DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIVE	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off I	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value of (	ross of provisions) L)			Derivatives with	positive fair value	Derivatives with I	negative fair value	Derivatives with	oositive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	u.s.	0 0 0 1 1 953 129 0 1,083	0 0 0 1 953 129 0 <b>1,083</b>	0 0 0 0 0	0 0 0 1 0 0 0	0 0 0 0 953 129 0 <b>1,082</b>	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 4 0	0 0 0 0 0 0	0 0 0 0 4 0	0 0 0 0 0
[ 0 - 3M [	China	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Switzerland	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Other advanced economies non EEA	0 0 0 9 0 9	0 0 0 9 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 9 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [	Other Central and eastern Europe countries non EEA	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more	Middle East	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0
Tot	Latin America and the Caribbean	0 2 1 0 0	0 2 1 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 2 1 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0



Danske Bank

	(mln EUR)								31/12/2015							
		GROSS DIRECT LONG EXPOSURES				EXPOSURES			DIRECT	SOVEREIGN EXPOSU	RES IN DERIVATIV	ES (1)	INDIRECT SO	VEREIGN EXPOSUR	ES (3) (on and off i	balance sheet)
		(accounting value gross of provisions) (1)			(accounting value gross of provisions) (1)				Derivatives with	positive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with r	negative fair value
Residual Maturity	Country / Region			of which: AFS	of which: FVO (designated at fair value through profit&loss)	of which: HFT (2)	of which: HTM	of which: Loans and receivables	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[ 0 - 3M [	Africa	62 0 0 0 0 0 0	62 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	62 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0
[ 0 - 3M [	Others	17 0 0 0 0 0 0	17 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			17 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	
	otal	27,015	27,010	20	3,602	10,346	8,463	4,579	25,025	1,726	28,199	2,344	455	2	364	2

Notes, definitions and regions:

(1) The exposures renorted cover only exposures to central, recional and local oovermments on immediate borrower basis, and do not include exposures to other counterparts with full or partial oovermment ouarantees. Exposures to central banks should not be included here.

(2) For positions in HFT this should include aross exposures (forn) net of cash short cositions of sovereion debt to other counterparts only where there is a maturity matching

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

Other advanced non EEA: Irabania, Bosenia and Herzecovina, Kospou, PRR Macedonia, Monthereuro, Servina, Irabania and Turkev.

Hiddle East' Fermen-United And Berimates-Shrina soulds and And Andrea (South South So



# 2016 EU-wide Stress Test - Risk exposure amounts

			Baseline scenario			Adverse scenario	
(min EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Risk exposure amount for credit risk	91,043	91,397	91,567	91,720	91,682	92,517	93,155
Risk exposure amount for securitisations and re-securitisations	355	551	611	659	742	967	1,150
Risk exposure amount other credit risk	90,688	90,846	90,957	91,061	90,941	91,550	92,005
Risk exposure amount for market risk	10,915	10,915	10,915	10,915	13,020	13,038	13,051
Risk exposure amount for operational risk	9,746	9,988	10,006	10,039	9,746	9,746	9,746
Other risk exposure amounts	0	0	0	0	0	0	0
Total risk exposure amount	111,704	112,301	112,489	112,674	114,449	115,301	115,953



## 2016 EU-wide Stress Test - P&L

			Baseline Scenario			Adverse Scenario	
(mln EUR)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
Net interest income (1)	3,878	3,878	3,878	3,878	3,878	3,871	3,718
Interest income	7,386	7,950	8,022	7,969	7,787	7,748	7,671
(Interest expense)	-3,508	-3,095	-3,303	-3,363	-3,650	-3,877	-3,953
Dividend income	145	145	145	145	33	33	33
Net fee and commission income	1,581	1,581	1,581	1,581	1,118	1,118	1,118
Gains or (-) losses on financial assets and liabilities held for trading, net	-154	-120	-120	-120	-859	-120	-120
Gains or (-) losses on financial assets and liabilities designated at fair value through profit and loss, net	0				-255		
Other operating income not listed above, net	387	403	402	402	369	365	378
Total operating income, net	5,837	5,887	5,886	5,886	4,284	5,267	5,126
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	49	-1,629	-613	-378	-2,462	-1,257	-1,761
Other income and expenses not listed above, net	-3,592	-2,947	-2,971	-3,004	-3,303	-3,222	-3,244
Profit or (-) loss before tax from continuing operations	2,294	1,311	2,302	2,504	-1,482	788	121
(Tax expenses or (-) income related to profit or loss from continuing operations)	-561	-393	-691	-751	445	-236	-36
Profit or (-) loss after tax from discontinued operations	0	0	0	0	0	0	0
Profit or (-) loss for the year (2)	1,733	918	1,612	1,753	-1,038	552	85
Attributable to owners of the parent	1,733	918	1,612	1,753	-1,038	552	85
Amount of dividends paid	1,081	459	806	877	0	276	42
Attributable to owners of the parent net of estimated dividends	652	459	806	877	-1,038	276	42

<sup>(1)</sup> Projected NII may differ from the sum of interest income and interest expenses due to the application of the cap on NII (paragraphs 308 of the methodological note).

<sup>(2)</sup> Due to recognised one-off costs in 2015 in line with section 6.4.2 on the methodological note, projections include the impact of a reduction in one or several of administrative expenses; profit or loss from discontinued operations; other operating expenses. The estimated impact of these one-off adjustments before tax is: 2016 Baseline €95mln; 2017 Baseline €95mln; 2018 Baseline €95mln; 2017 Adverse €0mln; 2018 Adverse €0mln



## 2016 EU-wide Stress Test: Capital

					Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2015	31/12/2016	31/12/2017	31/12/2018	31/12/2016	31/12/2017	31/12/2018
	A	OWN FUNDS	23,469	24,034	24,895	25,543	21,589	21,908	21,902
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	18,005	18,249	18,960	19,893	15,951	16,086	16,253
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,331	1,331	1,331	1,331	1,331	1,331	1,331
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0
	A.1.2	Retained earnings	17,644	18,102	18,908	19,785	16,606	16,882	16,924
	A.1.3	Accumulated other comprehensive income	57	64	73	82	42	36	36
	A.1.3.1	Of which: arising from unrealised gains/losses from Sovereign exposure in AFS portfolio	0	0	0	0	0	0	0
	A.1.3.2	Of which: arising from unrealised gains/losses from the rest of AFS portfolio	54	54	54	54	5	5	5
	A.1.4	Other Reserves	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-68	-235	-235	-235	-235	-235	-235
	A.1.8	(-) Intangible assets (including Goodwill)	-816	-816	-816	-816	-816	-816	-816
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-46	-46	-46	-46	-491	-254	-218
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	-271	-271	-271	-271	-458	-458	-458
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	0	0	0
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	0	0	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-5	-5	-5	-5	-5	-5	-5
	A.1.14.1	Of which: from securitisation positions (-)	-5	-5	-5	-5	-5	-5	-5
	A.1.15	(·) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	0	0	0
OWN FUNDS	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other	-515	-244	-144	68	-614	-709	-307
	A.1.21	Transitional adjustments	693	367	163	0	590	314	0
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)  Transitional adjustments to CET1 Capital from unrealised gains/losses from Sovereign exposure in AFS portfolio (+/-	0	0	0	0	0	0	0
	A.1.21.3	)	0	0	0	0	0	0	0
	A.1.21.4	Transitional adjustments to CET1 Capital from unrealised gains/losses from the rest of AFS portfolio (+/-)	0	0	0	0	0	0	0
	A.1.21.5	Other transitional adjustments to CET1 Capital	693	367	163	0	590	314	0
	A.1.21.5.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences  Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1	0	0	0	0	0	0	0
	A.1.21.5.2	instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0
	A.2.1	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)  Additional Tier 1 Capital instruments	<b>2,702</b>	2,643 1,481	<b>2,498</b> 1,481	2,334 1,481	<b>2,569</b>	2,442 1,481	<b>2,334</b>
	A.2.2	(-) Excess deduction from T2 items over T2 capital	1,461	1,461	1,461	1,481	1,461	1,401	1,461
	A.2.3		0	0	0	0	0	0	0
	A.2.4	Other Additional Tier 1 Capital components and deductions  Additional Tier 1 transitional adjustments	1,221	1,162	1,017	853	1,088	961	853
	A.2.4 A.3	ADDITIONAL I LET 1 transional adjustments  TIER 1 CAPITAL (net of deductions and after transitional adjustments)	20,707	20,892	21,458	22,227	1,088	18,528	18,587
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	20,707	3,142	3,437	3,315	3,068	3,380	3,315
	A.4.1	Tier 2 Capital instruments	2,762	2,327	2,327	2,327	2,327	2,327	2,327
	A.4.2	Other Tier 2 Capital components and deductions	2,327	2,327	2,32/	2,327	2,327	2,327	2,327
	A.4.3	Tier 2 transitional adjustments	435	815	1,110	988	741	1,053	988
	В.	TOTAL RISK EXPOSURE AMOUNT	111,704	112,301	112,489	112,674	114,449	115,301	115,953
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	-102	5.	5	5	5	5	5.
	C.1	Common Equity Tier 1 Capital ratio	16.12%	16.25%	16.85%	17.66%	13.94%	13.95%	14.02%
CAPITAL RATIOS (%)	C.2	Tier 1 Capital ratio	18.54%	18.60%	19.08%	19.73%	16.18%	16.07%	16.03%
Transitional period	C.3	Total Capital ratio	21.01%	21.40%	22.13%	22.67%	18.86%	19.00%	18.89%
	D.1	Common Equity Tier 1 Capital ratio (1)	15.48%	15.92%	16.71%	17.66%	13.42%	13.68%	14.02%
CAPITAL RATIOS (%) Fully loaded	D.2	Tier 1 Capital ratio (2)	16.81%	17.24%	18.03%	18.97%	14.72%	14.96%	15.29%
- Lawy todded	D.3	Total Capital ratio (3)	18.89%	19.32%	20.10%	21.04%	16.75%	16.98%	17.30%
	E	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2016 -2018 period (cumulative conversions) (4)	0	0	0	0	0	0	0
	F	(cumulative convensions) (4)  Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (5)					1481	1481	1481
	F.1	Common Equity Her 1 or are written down upon a trigger event (s)  Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (5)					0	0	0
Memorandum items	G.1	Total leverage ratio exposures (transitional)	438,747	438,747	438,747	438,747	438,747	438,747	438,747
	G.2	Total leverage ratio exposures (fully loaded)	438,397	438,397	438,397	438,397	438,397	438,397	438,397
	G.3	Leverage ratio (transitional)	4.72%	4.76%	4.89%	5.07%	4.22%	4.22%	4.24%
	G.4	Leverage ratio (fully loaded)	4.29%	4.42%	4.63%	4.88%	3.84%	3.94%	4.05%
(1) Fully loaded CET1 capital ration		.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]/[B-B.1]				i			



## **2016 EU-wide Stress Test**

## Information on performing and non-performing exposures<sup>1</sup>

				31/12/	2015		
		Gross carrying ar	nount		Accumulated imp accumulated cha to credit risk and	nges in fair value due	Collaterals and financial
		Of which performing		n-performing	On performing	On non-performing	guarantees received on non- performing
(sele FUD)		but past due >30 days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures
(mln EUR)  Debt securities (including at amortised cost and fair value)	38,997	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0
General governments	11,737	0	0	0	0	0	0
Credit institutions	26,480	0	0 0 0		0	0	0
Other financial corporations	711	0	0	0	0	0	0
Non-financial corporations	69	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	264,215	280	8,793	4,632	683	3,461	4,637
Central banks	4,777	0	0	0	0	0	0
General governments	7,455	0	12	6	2	3	5
Credit institutions	7,664	0	2	1	2	1	1
Other financial corporations	27,846	0	190	57	2	76	9
Non-financial corporations	91,119	112			257	1,746	1,842
Households	125,354	168	4,487	2,359	419	1,634	2,780
DEBT INSTRUMENTS other than HFT	303,212	280	8,793	4,632	683	3,461	4,637
OFF-BALANCE SHEET EXPOSURES	88,049		160	140	82	0	0

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

<sup>&</sup>lt;sup>2</sup> Insitutions report here collective allowances for incurrred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

<sup>&</sup>lt;sup>3</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



## **2016 EU-wide Stress Test**

## Information on forborne exposures<sup>1</sup>

			31/12/2015		
	Gross carrying am with forbearance		Accumulated impairn changes in fair value and provisions for ex forbearance measure	due to credit risk posures with	Collateral and financial guarantees received on
(mln EUR)		Of which non- performing exposures with forbearance measures		exposures with forbearance measures	
Debt securities (including at amortised cost and fair value)	0	0	0	0	0
Central banks	0	0	0	0	0
General governments	0	0	0	0	0
Credit institutions	0	0	0	0	0
Other financial corporations	0	0	0	0	0
Non-financial corporations	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	4,409	3,426	1,463	1,463	2,437
Central banks	0	0	0	0	0
General governments	2	2	2	2	0
Credit institutions	0	0	0	0	0
Other financial corporations	160	156	62	62	7
Non-financial corporations	2,577	2,577 1,974 821			1,451
Households	1,670 1,293 578			578	979
DEBT INSTRUMENTS other than HFT	4,409	3,426	1,463	1,463	2,437
Loan commitments given	176	31	0	0	0

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