

2018 EU-wide Stress Test

Bank Name	Danske Bank
LEI Code	MAES062Z21O4RZ2U7M96
Country Code	DK



2018 EU-wide Stress Test: Summary

	Actual (starting year)	Restated (starting year)		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	3,467		3,141	3,331	3,407	3,056	3,348	3,083
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	711		727	727	727	-121	426	426
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	217		-394	-321	-239	-3,139	-1,423	-948
Profit or (-) loss for the year	2,797		1,333	1,691	1,803	-1,904	489	-413
Coverage ratio: non-performing exposure (%)	24.27%	26.33%	23.98%	22.31%	20.83%	29.62%	28.44%	26.65%
Common Equity Tier 1 capital	17,830	17,775	17,559	17,521	17,403	15,317	15,917	15,447
Total Risk exposure amount (all transitional adjustments included)	101,195	101,116	101,675	104,472	106,353	108,999	118,602	120,985
Common Equity Tier 1 ratio, %	17.62%	17.58%	17.27%	16.77%	16.36%	14.05%	13.42%	12.77%
Fully loaded Common Equity Tier 1 ratio, %	17.53%	17.28%	17.10%	16.56%	16.17%	13.18%	12.52%	11.97%
Tier 1 capital	20,302	20,247	20,054	20,016	19,898	17,811	18,412	17,942
Total leverage ratio exposures	460,105	460,105	460,105	460,105	460,105	460,105	460,105	460,105
Leverage ratio, %	4.41%	4.40%	4.36%	4.35%	4.32%	3.87%	4.00%	3.90%
Fully loaded leverage ratio, %	4.40%	4.34%	4.32%	4.30%	4.28%	3.66%	3.77%	3.69%
		Memoran	dum items					
Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period (cumulative conversions) ¹			0	0	0	0	0	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 ²			4,802	4,802	4,802	4,802	4,802	4,802
Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario ²			0	0	0	0	0	0

¹ Conversions not considered for CET1 computation

² Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 -2020 period



								Restated						
								31/12/201	17					
			Exposure	values			Risk expo	sure amounts						
		A-II	RB	F-1	RB	A-1	RB	F-IRI	В	Performing	Non performing	Stock of	Of which: from non performing	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	exposures ¹
	(min EUR, %)	Hon deladica		Non deladited		Non deladited		Non deladica						
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	14,621	1	305	0	2,076	0	220	0	2,014	1	8	0	41.0%
	Corporates	129,049	1,898	7,586	124	40,071	1,467	3,606	0	111,072	5,526	1,642	1,503	
	Corporates - Of Which: Specialised Lending	92	3	4	0	27	1	4	0	91	6	2	2	35.2%
	Corporates - Of Which: SME	20,194		1,171	25	3,375	321	497	C	22,822		238		
	Retail	121,637	1,221	0	0	18,447	2,602	0	0	121,873	2,484	668	578	23.3%
	Retail - Secured on real estate property	105,010	713	0	0	15,144	1,898	0	0	105,788	1,736	249	206	11.9%
	Retail - Secured on real estate property - Of Which: SME	5,208	63	0	0	845	169	0	0	5,125	189	26	23	12.29
Danske Bank	Retail - Secured on real estate property - Of Which: non-SME	99,802	649	0	0	14,299	1,729	0	C	100,663	1,547	223	183	11.8%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	16,628		0	0	3,303	704	0	0	16,084		419		
	Retail - Other Retail - Of Which: SME	1,814		0	0	446	98	0	0	1,703		62		44.8%
	Retail - Other Retail - Of Which: non-SME	14,814	446	0	0	2,858	606	0	0	14,381	628	357	318	50.6%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									589		3	1	9.6%
	IRB TOTAL	265,308	3,120	7,891	124	60,594	4,069	3,826	0	235,548	8,020	2,322	2,082	26.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	₹B	F-II	RB	A-1	IRB	F-IF	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performin exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	(0	(0	0	0	0)	0	0	0	-
	Institutions	1,380	(0	(201	0	0	0	2	4 0	0	0	32.9
	Corporates	63,043	1,299	0	(17,969	1,087	0	0	55,07	6 3,624	1,179	1,099	30.3
	Corporates - Of Which: Specialised Lending	64		0	(20	1	0	0	6	0 6	2	2	35.2
	Corporates - Of Which: SME	14,664	285	0	(1,901	282	0	0	16,71	7 673	199	192	28.5
	Retail	78,657	593	0	(12,049	949	0	0	78,06	7 1,591	521	450	28.2
	Retail - Secured on real estate property	70,522	328	0	(10,456	876	0	0	70,07	5 1,051	218	180	17.1
	Retail - Secured on real estate property - Of Which: SME	3,894	46	0	(661	126	0	0	3,81	9 153	23	20	13.0
Denmark	Retail - Secured on real estate property - Of Which: non-SME	66,629	281	. 0	(9,795	750	0	0	66,25	6 897	195	160	17.9
	Retail - Qualifying Revolving	0	0	0	(0	0	0	0)	0 0	0	0	-
	Retail - Other Retail	8,135	266	0	(1,593	73	0	0	7,99	2 541	304	269	49.89
	Retail - Other Retail - Of Which: SME	772	28	0	(195	15	0	0	71	1 73	37	32	43.99
	Retail - Other Retail - Of Which: non-SME	7,362	237	0	(1,398	58	0	0	7,28	0 467	267	237	50.89
	Equity										0 0	0	0	-
	Securitisation													
	Other non-credit obligation assets									54	3 9	3	1	9.69
	IRB TOTAL	143,080	1,892	0	0	30,220	2.036	0	0	133.71	5,224	1,703	1,550	29.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	ure amounts						
		A-IF	≀B	Fil	IRB	A-:	IRB	F-IR	tB	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	0	0	(0	0	0	0	_	0	0	0	1 -
	Institutions	916	0	1	(176	0	0	0	16:	1 0	0	0	/-
	Corporates	31,382	48	47	C	10,791	50	28	0	27,03	2 173	66	42	24.0%
	Corporates - Of Which: Specialised Lending	0	0	0	C	0	0	0	0	1	0	0	0	/-
	Corporates - Of Which: SME	3,367	20	12	C	821	37	11	0	3,060	30	18	15	48.1%
	Retail	13,559	59	0	(1,485	135	0	0	14,52	110	30	24	21.6%
	Retail - Secured on real estate property	11,417	38	0	(1,031	96	0	0	11,38	1 74	9	7	9.1%
	Retail - Secured on real estate property - Of Which: SME	958	7	0	(127	15	0	0	94	5 15	3	2	12.8%
Sweden	Retail - Secured on real estate property - Of Which: non-SME	10,459	30	0	(905	80	0	0	10,430	5 59	6	5	8.1%
	Retail - Qualifying Revolving	0	0	0	(0	0	0	0		0	0	0	/
	Retail - Other Retail	2,142	22	0	C	454	40	0	0	3,14:		22	17	47.0%
	Retail - Other Retail - Of Which: SME	745	10	0	C	180	16	0	0	74:		10	8	43.4%
	Retail - Other Retail - Of Which: non-SME	1,397	12	0	C	274	24	0	0	2,39	3 18	12	g	50.7%
	Equity										0	0	C	4-
	Securitisation													
	Other non-credit obligation assets									_	0	0	0	4-
	IRB TOTAL	45,857	107	48	0	12,452	186	28	0	41,716	284	96	65	23.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Restated						
								31/12/20:						
			Exposure	values			Risk expo	sure amounts						
		A-II	RB	F-I	RB	A-I	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	0	0	0	0	0	0	0		0		0 () -
	Institutions	19	U	32	0	4	0	8	0		0		0) -
	Corporates	2,689	4	7,366	124	857	0	3,484	0	8,221	174	6	1 50	6 31.9%
	Corporates - Of Which: Specialised Lending	0	0	4	0	0	0	4	0		1 0		0 () -
	Corporates - Of Which: SME	133		1,149	25	30	0	476	0	1,16		14	4 1.	37.6%
	Retail	12,557		0	0	1,652	1,302		0	12,36		7:	5 6	7 11.9%
	Retail - Secured on real estate property	9,414	298	0	0	913	723	0	0	10,85	447	1:	1	9 2.1%
	Retail - Secured on real estate property - Of Which: SME	111	8	0	0	9	19	0	0	120	13		1	1 6.2%
Finland	Retail - Secured on real estate property - Of Which: non-SME	9,303	290	0	0	904	704	0	0	10,720	435	10	0 1	8 1.9%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		0		0 () -
	Retail - Other Retail	3,142		0	0	738	579	0	0	1,516	118	6	4 51	8 49.2%
	Retail - Other Retail - Of Which: SME	145		0	0	30	63		0	10		13	2 1:	1 51.8%
	Retail - Other Retail - Of Which: non-SME	2,998	169	0	0	708	516	0	0	1,41	97	57	2 4	7 48.6%
	Equity										0		0 () -
	Securitisation													
	Other non-credit obligation assets									-	0	-	0) -
	IRB TOTAL	15,265	491	7,398	124	2,512	1,302	3,492	0	20,597	740	136	6 123	3 16.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20						
			Exposure	e values			Risk expo	sure amounts						
		A-IF	RB	F-1	RB	A-1	RB	F-IR	В	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	0	0		0	0	0	0	0	0	0	0	-
	Institutions	437		0	0	52	0	0	0	18	U	0	0	-
	Corporates	17,093	223	65	0	6,361	140	42	0	14,027	868	196	173	19.9%
	Corporates - Of Which: Specialised Lending	27	0	0	(7	0	0	0	26	0	0	0	-
	Corporates - Of Which: SME	1,792		10	0	577	1	10	0	1,662		7	5	33.2%
	Retail	15,889		0	0	3,051	191	0	0	15,956		23	18	10.8%
	Retail - Secured on real estate property	12,855	38	0	0	2,576	179	0	0	12,686	136	8	6	4.5%
	Retail - Secured on real estate property - Of Which: SME	231	2	0		42	8	0	0	223	7	1	0	6.1%
Norway	Retail - Secured on real estate property - Of Which: non-SME	12,624	36	0	(2,533	171	0	0	12,464	130	7	6	4.4%
	Retail - Qualifying Revolving	0	0	0		0	0	0	0	0	0	0	0	-
	Retail - Other Retail	3,033	16	0	(476	12	0	0	3,270	35	15	12	35.6%
	Retail - Other Retail - Of Which: SME	149	3	0	(40	4	0	0	146	7	3	2	35.3%
	Retail - Other Retail - Of Which: non-SME	2,884	13	0		436	7	0	0	3,123	28	12	10	35.6%
	Equity									0	0	0	0	-
	Securitisation													
	Other non-credit obligation assets									41	0	0	0	-
	IRB TOTAL	33,419	277	65	0	9,464	331	42	0	30,043	1,039	219	192	18.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate						
			Exposur	a restron			Diele over	31/12/20 osure amounts	17					
														All the second
		A-II	₹В	F-1	RB	A-:	IRB	F-IF	₹В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0		0		0	0	0	0		0 0	() (J -
	Institutions	1,254		36		186		8	0	1	4 0	0) (j -
	Corporates	1,414	8	2		431	7	1	0	77	1 18	Ç.	9	8 44.5%
	Corporates - Of Which: Specialised Lending	0		0	0	0	0	0	0		0 0	() (j -
	Corporates - Of Which: SME	19		0	0	14	U	0	0	1	4 2	() (0 14.4%
	Retail	78	5	0	0	27	2	. 0	0	7	7 6	4	4	4 65.7%
	Retail - Secured on real estate property	65	1	0	0	24	1	. 0	0	6	5 2	1	1	1 30.8%
	Retail - Secured on real estate property - Of Which: SME	2	0	0	0	1	0	0	C		2 0	-) (j -
Germany	Retail - Secured on real estate property - Of Which: non-SME	63	1	0	0	23	1	. 0	0	6	3 2	1	1	1 30.8%
	Retail - Qualifying Revolving	0		0	0	0	0	0	0		0 0	() (j -
	Retail - Other Retail	13	4	0	(3	0	0	C	1	2 4		3	3 87.2%
	Retail - Other Retail - Of Which: SME	1	(0	(1	0	0	C		1 0	() (0 63.2%
	Retail - Other Retail - Of Which: non-SME	11	4	0		3	0	0	0	1	1 4		3	3 88.3%
	Equity										0 0	() (J-
	Securitisation													
	Other non-credit obligation assets										4 0	(0) -
	IRB TOTAL	2,746	13	38	0	645	9	8	0	86	6 24	13	12	50.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Danske Bar	nk											
								Restated					1	
								31/12/20	17				1	
			Exposur	e values			Risk expo	sure amounts						
		A-II	3 B	F-I	RB	A-I	RB	F-IF	:B	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	0	0	(0	0	0	C	(0		0 0) -
	Institutions	2,955		29	(398	0	2	C	256			0 0) -
	Corporates	2,410	0	0	(662	1	. 0	C	848	3 2		2 0	0 8.75
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	(0		0 0) -
	Corporates - Of Which: SME	38	0	0		5	0	0	0	31	. 0	-	0 () -
	Retail	171	1	. 0	0	29	1	. 0	0	171			1 ?	1 32.19
	Retail - Secured on real estate property	122	1	. 0	0	21	1	. 0	0	124	2	-	0 (0 10.49
	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	. 0	-	0 () -
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	122	1	. 0	(20	1	. 0	0	123	3	-	0 (0 10.49
	Retail - Qualifying Revolving	0	0	0	(0	0	0	0	(0	-	0 () -
	Retail - Other Retail	49	1	. 0	(9	0	0	0	47	7 1		1 ?	1 58.99
	Retail - Other Retail - Of Which: SME	0	0	0	(0	0	0	0	(0	-	0 (0 20.69
	Retail - Other Retail - Of Which: non-SME	48	1	. 0	(8	0	0	C	47	1		1 !	1 63.19
	Equity									(0	- 1	0 () -
	Securitisation													4
	Other non-credit obligation assets									(0	- 1	0 () -
	IRB TOTAL	5,536	2	29	0	1,089	2	2	0	1,275	6	3	3 1	1 22.19

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restate	d					
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-I	RB	F-	IRB	A-II	RB	F-IF	RB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	(0		0	(0	0		0 0	() (-
	Institutions	3,059		0	-	26	(0	0		8 0	() (-
	Corporates	563		0	-	66	(0	0	18	7 5	1	1 1	17.4%
	Corporates - Of Which: Specialised Lending	0		0	-	0	(0	0		0 0	() (-
	Corporates - Of Which: SME	5	i (0	-	0	(0	0		0 0	() (-
	Retail	69			-	14	3	3 0	0	6	5 6	- 2	2	29.9%
	Retail - Secured on real estate property	59			-	12	3	3 0	0	5	6 6	1	1 1	23.9%
	Retail - Secured on real estate property - Of Which: SME	0		0	-	0	(0	0		0 0	() (-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	59			-	12	3	3 0	0	5	6 6	1	1 1	23.9%
	Retail - Qualifying Revolving	0) (0		0	0	0	0		0 0	(0	-
	Retail - Other Retail	10	:			2	(0	0		9 1	1	1 1	75.7%
	Retail - Other Retail - Of Which: SME	0		0	-	0	(0	0		0 0	() (76.5%
	Retail - Other Retail - Of Which: non-SME	10			-	2	(0	0		9 1	1	1 1	75.7%
	Equity										0 0	() (-
	Securitisation													
	Other non-credit obligation assets										0 0	() (-
	TOR TOTAL	2 601				106				26				24 60/-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated						
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts						
		A-II	₹B	FH	RB	A-I	RB	F-IF	:B	Performing	Non performing	Stock of		Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	(0		0	0	0	0		0	(0	-
	Institutions	899		3	C	122	0	1	C	1	5 0	(0	-
	Corporates	1,430	4	1 3		627	2	1	C	90	5 5	4	4 4	79.69
	Corporates - Of Which: Specialised Lending	0	(0		0	0	0	0		0	(0	-
	Corporates - Of Which: SME	0	(0	(0	0	0	0		0	(0	-
	Retail	162	2	2 0	(36	5	0	0	16:	1 4	1	1 1	18.49
	Retail - Secured on real estate property	124	2	2 0	(23	5	0	0	12:	3	(0	9.59
	Retail - Secured on real estate property - Of Which: SME	1	0	0	(0	0	0	0		1 0	(0	-
United States	Retail - Secured on real estate property - Of Which: non-SME	123	2	2 0	(23	5	0	0	12	2 3	(0	9.59
	Retail - Qualifying Revolving	0	0	0	(0	0	0	0		0	(0	-
	Retail - Other Retail	38	1	. 0	(13	0	0	0	31	3 1	(0	64.69
	Retail - Other Retail - Of Which: SME	0	0	0	(0	0	0	0		0	(0	93.5%
	Retail - Other Retail - Of Which: non-SME	38	1	1 0		13	0	0	0	31	3 1	(0	64.69
	Equity										0	(0	-
	Securitisation													
	Other non-credit obligation assets										0	(0	-
	IRB TOTAL	2,491	7	6	0	785	7	2	0	1,082	2 8	5	5 4	50.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Danske Ba	nk											
								Restate						
								31/12/20	17					
			Exposur	e values			Risk expo	osure amounts						
		A-I	RB	F-I	RB	A-I	RB	F-IF	В	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(min EUR, %)													
	Central banks and central governments	0	0	0	(0	0	0	() (0) () -
	Institutions	1,022		7	(102	0	1	(4:	,) () -
	Corporates	168	0	3	(65	0	1	(143	2 2		1 1	1 39.99
	Corporates - Of Which: Specialised Lending	0	0	0	(0	0	0	() (0) () -
	Corporates - Of Which: SME	0	0	0	0	0	0	0	()	0	1) () -
	Retail	35	4	0	0	6	1	. 0	(3!	5 4	4	4	4 89.79
	Retail - Secured on real estate property	30	0	0	C	5	1	. 0	(3:	1 0	-) (0 24.89
	Retail - Secured on real estate property - Of Which: SME	1	0	0	C	0	0	0	(:	1 0	-) () -
France	Retail - Secured on real estate property - Of Which: non-SME	29	0	0		4	1	. 0	(25	9 0) (24.89
	Retail - Qualifying Revolving	0	0	0		0	0	0	()	0) () -
	Retail - Other Retail	9	4	0		1	0	0	() 4	4 4		4	4 97.2%
	Retail - Other Retail - Of Which: SME	0	0	0		0	0	0	()	0) () -
	Retail - Other Retail - Of Which: non-SME	9	4	0		1	0	0	() 4	4 4		4	4 97.29
	Equity										0) () -
	Securitisation													
	Other non-credit obligation assets										0) () -
	IRB TOTAL	1,225	4	10	0	172	1	. 2		220	7		5	73.3%

Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Restated	1					
								31/12/20	17					
			Exposur	e values			Risk expo	sure amounts					7	
		A-II	RB	Fi	IRB	A-:	IRB	F-IR	tB	Performing	Non performing	Stock of	Of which: from	Coverage Ratio
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure ¹	exposure ¹	provisions	non performing exposures	Non performing exposures ¹
	(mln EUR, %)													
	Central banks and central governments	0	(0 0	0	0	0	0	0	-	0 0	0) (-
	Institutions	64	(0 0	0	5	0	0	0	51	0 0	0) (-
	Corporates	1,736	(0 0	0	244	0	0	0	330	6 0	0) (20.5
	Corporates - Of Which: Specialised Lending		(0 0	0	0	0	0	0	-	0 0	0) (-
	Corporates - Of Which: SME	0	(0		0	0	0	0		0 0	0	٦	0.0
	Retail	27	(0	(6	0	0	0	2:	7 0	C) (0.29
	Retail - Secured on real estate property	24	(0 0	0	5	0	0	0	24	4 0	0) (0.0
	Retail - Secured on real estate property - Of Which: SME	1	(0 0	0	0	0	0	0		1 0	0) (-
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	23	(0 0	0	4	0	0	0	2:	3 0	0) (0.09
	Retail - Qualifying Revolving	0	(0 0	0	0	0	0	0	-	0 0	0) (-
	Retail - Other Retail	4	(0	(1	0	0	0		3 0	0) (1.09
	Retail - Other Retail - Of Which: SME	0	(0		0	0	0	0		0 0	0	٦	60.69
	Retail - Other Retail - Of Which: non-SME	4	(0		1	0	0	0		3 0	0	٦	0.89
	Equity										0 0	0	٦	-
	Securitisation													
	Other non-credit obligation assets										0 0	0) () -
	IRB TOTAL	1.828		0	0	256	0	0	0	413	3 1	0	, c	5.99

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scena	rio						
				31/12/2018					31/12/201	.9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	0	0	0	0		0	0	0	0	8.3%	0	0	0	0	7.8%
	Institutions	1,996	19	19	5	24.3%	1,976	38	27	11	28.5%	1,958	56	34	16	27.6%
	Corporates	110,165	6,434	1,939	1,624	25.2%	109,008	7,590	2,187	1,796		107,831	8,767	2,371	1,942	
	Corporates - Of Which: Specialised Lending	90	7	3	2	32.0%	88	9	3	3	29.2%	87	10	3	3	26.9%
	Corporates - Of Which: SME	22,685	894	277	240	26.8%	22,502	1,078	309	264	24.5%	22,309	1,270	337	288	22.6%
	Retail	121,381	2,976	720	604	20.3%	120,944	3,413	760	627	18.4%	120,519	3,839	788	645	16.8%
	Retail - Secured on real estate property	105,381	2,143	275	218	10.2%	105,010	2,514	294	229	9.1%	104,639	2,885	311	238	
	Retail - Secured on real estate property - Of Which: SME	5,087	227	29	24	10.7%	5,054		31	25	9.8%	5,022	292	32	26	9.0%
Danske Bank	Retail - Secured on real estate property - Of Which: non-SME	100,294	1,916	245	194	10.1%	99,956	2,254	263	203	9.0%	99,617	2,593	278	212	8.2%
	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	15,999	834	445	387	46.4%	15,934	899	466	399	44.3%	15,879	954	478	407	42.7%
	Retail - Other Retail - Of Which: SME	1,689	135	66	56	41.7%	1,679	145	70	58	40.1%	1,671	153	71	60	38.9%
	Retail - Other Retail - Of Which: non-SME	14,311	698	379	330	47.3%	14,255	754	397	340	45.2%	14,208	801	406	347	43.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	584	14	5	2	12.6%	578	20	6	3	13.7%	573	25	8	4	13.9%
	IRB TOTAL	234,125	9,444	2,682	2,235	23.7%	232,506	11,062	2,981	2,437	22.0%	230,880	12,688	3,200	2,606	20.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								E	Baseline Scena	rio						
				31/12/2018					31/12/201	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	0	0	0	0		0	0	0	0	8.3%	0	0	0		7.8%
	Institutions	24	0	0	0	30,7%	24	0	0	0	28.3%	24	0	0	0	26,3%
	Corporates	54.617	4.082	1,330	1.159	28.4%	54.057	4,642	1.457	1,241		53,517	5.182	1.537	1,304	
	Corporates - Of Which: Specialised Lending	59	7	3	2	32.9%	58	8	3	2	30.7%	58	9	3	3	28.9%
	Corporates - Of Which: SME	16,638	753	224	200	26.5%	16,532	858	241	211	24.6%	16,423	967	254	221	22.8%
	Retail	77,705	1,953	560	470	24.1%	77,353	2,305	593	488	21.2%	76,988	2,670	618	504	18.9%
	Retail - Secured on real estate property	69,766		239	190	14.0%	69,461	1,665	257	200	12.070	69,137		273	209	10.5%
	Retail - Secured on real estate property - Of Which: SME	3,786		25	21	11.3%	3,756		27	22	10.2%	3,726		28	23	9.3%
Denmark	Retail - Secured on real estate property - Of Which: non-SME	65,980	1,174	214	169	14.4%	65,704	1,449	230	178	12.3%	65,411	1,742	245	186	10.7%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	
	Retail - Other Retail	7,938	594	321	280	47.1%	7,893	640	336	288	43.070	7,851	681	345	295	43.370
	Retail - Other Retail - Of Which: SME	704		40	34	41.7%	697	87	43	35	40.2%	692		44	36	38.8%
	Retail - Other Retail - Of Which: non-SME	7,235	513	281	246	47.9%	7,195	553	293	253	45.8%	7,159	589	301	259	44.0%
	Equity	0	0	0	0		0	0	0	0	-	0	0	0	0	
	Securitisation	520														
	Other non-credit obligation assets	538	14	5	2	12.5%	533	20	6	3	13.7%	528	23	7	3	3 14.0% 23.0%
	IRB TOTAL	132,884	6,050	1,895	1,631	27.0%	131,967	6,967	2,057	1,732	24.9%	131,057	7,877	2,163	1,811	23.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	rio						
				31/12/2018					31/12/201	.9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	
	Institutions	161	0	0	0	15.4%	161	1	0	0	20.6%	160	2	1	0	19.9%
	Corporates	26,845	361	131	67	18.4%	26,582	624	179	106	17.1%	26,278	928	222	144	15.5%
	Corporates - Of Which: Specialised Lending	0	0	C	0	15.2%	0	0	0	0	10.0%	0	0	0	0	11.0%
	Corporates - Of Which: SME	3,029	61	25	18	29.5%	2,989	101	33	25	24.9%	2,944	146	41	32	21.9%
	Retail	14,488	144	35	26	17.9%	14,465	167	37	28	16.6%	14,447	185	38	29	15.5%
	Retail - Secured on real estate property	11,358	97	10	7	7.4%	11,342	113	10	7	6.6%	11,329	126	10	8	6.1%
	Retail - Secured on real estate property - Of Which: SME	942	18	3	2	11.4%	941	20	3	2	10.7%	939	21	3	2	10.2%
Sweden	Retail - Secured on real estate property - Of Which: non-SME	10,416	79	7	5	6.5%	10,401	93	7	5	5.7%	10,390	104	8	5	5.2%
	Retail - Qualifying Revolving	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	3,130	47	25	19	39.5%	3,123	54	27	20	37.6%	3,118	59	28	21	35.6%
	Retail - Other Retail - Of Which: SME	738	23	11	9	37.2%	736	25	11	9	35.4%	734	27	12	9	34.1%
	Retail - Other Retail - Of Which: non-SME	2,392	24	14	10	41.6%	2,387	28	16	11	39.5%	2,384	32	16	12	36.9%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	C	0	21.3%	0	0	0	0	19.7%	0	0	0	0	18.7%
	IRB TOTAL	41,494	505	165	92	18.3%	41,208	792	216	134	17.0%	40,884	1,115	261	173	15.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



									Baseline Scena	rio						
				31/12/2018					31/12/201					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹			Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	3	0	C	0	17.8%	3	0	0	0	18.9%	3	0	0	0	18.7%
	Corporates	8,161	240	82	64	26.8%	8,074	328	96	77	23.5%	7,982	420	110	90	21.4%
	Corporates - Of Which: Specialised Lending	4	0	0	0	6.7%	4	0	0	0	12.2%	4	0	0	0	11.4%
	Corporates - Of Which: SME	1,152		15	14	31.3%	1,140		16	15	26.2%	1,127		17	16	22.6%
	Retail	12,303		79	70	11.1%	12,261		82	72	10.7%	12,232		82	72	10.3%
	Retail - Secured on real estate property	10,800	498	12	10	2.0%	10,766	533	12	10	1.9%	10,742	557	13	10	1.9%
	Retail - Secured on real estate property - Of Which: SME	124	15	1	. 1	5.8%	123	15	1	1	5.6%	122	16	1	1	5.5%
Finland	Retail - Secured on real estate property - Of Which: non-SME	10,676	484	11	. 9	1.9%	10,643	518	11	9	1.8%	10,619	541	12	10	1.8%
	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0		0	0	0	0	-
	Retail - Other Retail	1,503	131	67	60	45.9%	1,495	139	69	61	44.2%	1,490	144	70	62	43.1%
	Retail - Other Retail - Of Which: SME	99	23	12	2 11	48.7%	99	24	12	11	47.3%	98	25	12	12	46.5%
	Retail - Other Retail - Of Which: non-SME	1,403	108	55	49	45.2%	1,396	115	57	50	43.5%	1,392	119	58	50	42.4%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	0	0	C	0		0	0	0	0	-	0	0	0	0	-
	IRB TOTAL	20,467	870	161	134	15.4%	20,338	1,000	177	149	14.9%	20,217	1,121	193	162	14.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scena	rio						
				31/12/2018					31/12/20:	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	0	0	0	0	•	0	0	0	0	*	0	0	0		-
	Institutions	18	0	0	0	20.7%	18	0	0	0	25.2%	18	0			22.9%
	Corporates	13,867		229	194	18.9%	13,668		272	222	18.1%	13,480		305	246	
	Corporates - Of Which: Specialised Lending	26		0	0	11.0%			0	0	14.1%	25		0	(14.4%
	Corporates - Of Which: SME	1,646		11	7	22.8%	1,623		17	12	22.3%	1,599		23	18	22.3%
	Retail	15,927		26	20	9.8%	15,910		27	20	9.4%	15,898		28	21	9.1%
	Retail - Secured on real estate property	12,665		10	7	4.1%	12,652	171	10	7	4.0%	12,643	180	10	7	3.9%
	Retail - Secured on real estate property - Of Which: SME	222	7	1	0	5.9%	222	8	1	0	5.8%	222	8	1		5.8%
Norway	Retail - Secured on real estate property - Of Which: non-SME	12,443	151	9	6	4.1%	12,430	163	9	6	3.9%	12,421	172	10	7	7 3.8%
	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0	-	0	0	0	(
	Retail - Other Retail	3,262	42	17	13	31.0%	3,258	47	17	14	29.2%	3,255	50	18	14	27.8%
	Retail - Other Retail - Of Which: SME	145	8	3	3	33.0%	145	8	3	3	32.4%	145	8	3	3	32.0%
	Retail - Other Retail - Of Which: non-SME	3,117	35	14	11	30.6%	3,113	39	14	11	28.5%	3,110	41	15	11	27.0%
	Equity	0	0	0	0		0	0	0	0	-	0	0	0	(
	Securitisation															
	Other non-credit obligation assets	41	0	0	0	15.4%	41	0	0	0	12.8%	40	1	0		11.3%
	IRB TOTAL	29,853	1,229	255	214	17.4%	29,637	1,445	299	242	16.8%	29,437	1,645	333	267	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0 0	(-) 0	0		1-	0	0			0 -
	Institutions	1	4 0	(0	22.2%	14	1 0	0	(27.3%	14	0			0 27.3%
	Corporates	76	8 21	13	10	47.4%	764	1 25	14	11	45.4%	759	30	16	12	2 41.8%
	Corporates - Of Which: Specialised Lending		0 0	(0		(0	0	(-	0	0) (J -
	Corporates - Of Which: SME	1	4 2	(0	15.3%	14	1 2	. 0	(17.0%	14	2) (0 16.8%
	Retail	7	7 7	4	4	62.9%	76	5 7	4	. 4	61.0%	76	7	•	4	4 59.3% 1 25.1%
	Retail - Secured on real estate property	6	4 3	1	1	28.1%	64	1 3	1	1	26.5%	64	3			25.1%
	Retail - Secured on real estate property - Of Which: SME		2 0	(0	7.9%		2 0	0	(7.5%	2	0		(0 7.2%
Germany	Retail - Secured on real estate property - Of Which: non-SME	6	3 3	1	. 1	28.2%	62	2 3	1	1	26.6%	62	3			1 25.3%
	Retail - Qualifying Revolving		0 0	(0	-	(0	0	(-	0	0) () -
	Retail - Other Retail	1	2 4	4	3	86.7%	12	2 4	4	3	86.3%	12	4			3 85.8%
	Retail - Other Retail - Of Which: SME		1 0	(0	61.7%		1 0	0	(60.9%	1	0	-	(0 60.1%
	Retail - Other Retail - Of Which: non-SME	1	1 4		3	87.9%	11	1 4	3	3	87.5%	11	4		3	3 87.1%
	Equity		0 0	(0	-		0	0	(-	0	0	-	0) -
	Securitisation															
	Other non-credit obligation assets		4 0	(0	20.6%	4	1 0	0	(21.2%	4	0		(0 20.4%
	IRB TOTAL	86	3 28	17	14	51.1%	858	32	19	16	48.7%	853	37	20	17	7 45.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Danske Bar	ık													
								1	Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0	0	0		0	0	0	0		0	0	0		-
	Institutions	256	0	0	0	21.4%	256	0	1	0	24.2%	256	1	1		23.2%
	Corporates	842		5	1	15.3%	836		7	2	16.2%	829	21	8	3	15.9%
	Corporates - Of Which: Specialised Lending	(0	C	0	-	0	0	0	0	-	0	0	0		-
	Corporates - Of Which: SME	3:	. 0	C	0	13.4%	31	0	0	0	37.2%	31	0	0	(37.4%
	Retail	17:	. 4	1	. 1	28.7%	170	4	2	1	26.5%	170	5	2	1	1 24.7%
	Retail - Secured on real estate property	123	2	0	0	8.9%	123	3	0	0	8.0%	123	3	0		7.3%
	Retail - Secured on real estate property - Of Which: SME		. 0	C	0	10.6%	1	0	0	0	13.9%	1	0	0	0	14.7%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	123	2	0	0	8.9%	122	3	0	0	8.0%	122	3	0	(7.3%
	Retail - Qualifying Revolving	(0	C	0	-	0	0	0	0	-	0	0	0	(j -
	Retail - Other Retail	47	2	1	. 1	56.4%	47	2	1	1	54.4%	47	2	1	1	1 52.5%
	Retail - Other Retail - Of Which: SME	(0	C	0	20.7%	0	0	0	0	21.3%	0	0	0	(21.4%
	Retail - Other Retail - Of Which: non-SME	47	1	1	. 1	59.9%	47	2	1	1	57.5%	47	2	1	1	1 55.1%
	Equity	(0		0	-	0	0	0	0	-	0	0	0	(1-
	Securitisation															
	Other non-credit obligation assets		0		0	48.2%		0	0	0	47.2%	0	0		(45.7% 5 17.7%
	IRB TOTAL	1,269	12		2	19.7%	1,262	19	9	4	18.7%	1,254	26	10	5	17.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018	3				31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments		0	(0	-	(0	(0	-	(0	C	(-
	Institutions		8 0		0	17.7%	8	3 0	(0	24.2%	8	0	C	0	25.2%
	Corporates	18	7 5		1	17.5%	186	5 5	1	1	17.2%	186	6	1	. 1	16.9%
	Corporates - Of Which: Specialised Lending		0		0	-	(0	(0	-	(0	0	(-
	Corporates - Of Which: SME		0 0		0 0	-	(0	(0	-		0	0		-
	Retail	6	5 7		2	29.1%	65	5 7	2	2	28.5%	65	7	2	. 2	27.8%
	Retail - Secured on real estate property	5	6		1	23.3%	56	5 6	1	1	22.7%	56	6	1	. 1	22.2%
	Retail - Secured on real estate property - Of Which: SME		0	(0 (-	(0		0			0	C		-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	5	5 6		1	23.3%	56	5 6	1	1	22.7%	56	6	1	. 1	22.2%
	Retail - Qualifying Revolving		0	(0 (-	(0		0			0	C		-
	Retail - Other Retail		9 1	:	1	72.9%	9	9 1	1	1	71.0%	9	1	1		69.3%
	Retail - Other Retail - Of Which: SME		0 0		0 0	75.3%	(0	(0	74.0%	(0			72.7%
	Retail - Other Retail - Of Which: non-SME		9 1		1	72.9%		1	1	1	71.0%	9	1	1		69.3%
	Equity		0 0		0	-) 0		0			0			-
	Securitisation												_			
	Other non-credit obligation assets		0		0	-) ((0			-
	IRB TOTAL	26	12		3	24.2%	259	12	3	3	23.6%	259	13	3	3	22.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments) (0 0	-		0	C				0		0	-
	Institutions	15	5 0		0	16.2%	15	0	0	(24.2%	15	0	0	0	24.1%
	Corporates	903	3 7		9 4	59.9%	899	11	10	6	55.0%	894	16	12	. 8	53.3%
	Corporates - Of Which: Specialised Lending	() (0	-	(0	C	((0	C	0	
	Corporates - Of Which: SME		0		0	4.9%	(0	0	(13.5%	(0	0	0	14.6%
	Retail	16:	1 4		1 1	17.7%	161	. 5	1	1	17.1%	160	5	1	. 1	16.6%
	Retail - Secured on real estate property	123	3 4		0	8.9%	123	4	0	(8.3%	122	4	0	0	7.8%
	Retail - Secured on real estate property - Of Which: SME				0	6.2%	1	. 0	C	(6.3%	1	. 0	C	0	6.3%
United States	Retail - Secured on real estate property - Of Which: non-SME	122	2 4		0	8.9%	121	. 4	0	(8.3%	121	. 4	C	0	7.8%
	Retail - Qualifying Revolving		0		0	-	(0	C	(-	(0	C	0	-
	Retail - Other Retail	38	3 1		1 0	59.6%	38	1	1	1	56.2%	38	1	1	. 1	52.7%
	Retail - Other Retail - Of Which: SME		0		0	29.7%	(0	0		55.3%	(0	0	0	58.5%
	Retail - Other Retail - Of Which: non-SME	38	3 1		1 0	59.6%	38	1	1	1	56.2%	38	1	1	. 1	52.7%
	Equity		0		0	-		0	C		-		0	C	0	-
	Securitisation															
	Other non-credit obligation assets		0		0 0	-		0	0	(-		0	0	0	-
	IRB TOTAL	1,079	11	10	5	43.4%	1,074	16	11	7	43.4%	1,069	21	13	9	44.0%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Danske Ba	nk													
									Baseline Scen	ario						
				31/12/2018	1				31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments		O C	(0 0	-		0 0) ((-	(0	1	(<u> </u>
	Institutions	4	8 C	(0 0	21.8%	4	8 1	. ((30.0%	48	1		(29.6%
	Corporates	14	2 3		2 1	36.3%	14	1 3	1 2		34.3%	140	4		2	32.4%
	Corporates - Of Which: Specialised Lending		0 0		0	-		0 0) ((-	(0)	1-
	Corporates - Of Which: SME		0 0		0 (-		0 () ((-	(C) (j-
	Retail	3	4 5	4	4	88.0%	3	4 5	4	4	86.5%	34	5		4	85.0%
	Retail - Secured on real estate property	3	0 1		0	21.5%	3	0 1			19.2%	30	1) (17.4%
	Retail - Secured on real estate property - Of Which: SME		1 0		0	5.2%		1 () (6.9%	1	0) (7.3%
France	Retail - Secured on real estate property - Of Which: non-SME	2	9 1	0	0	21.7%	2	9 1			19.4%	29	1) (17.6%
	Retail - Qualifying Revolving		0 0	(0 0	-		0 0) (C) (-
	Retail - Other Retail		4 4		4 4	97.0%		4 4	1 4	4	96.9%	4	4		1 4	96.7%
	Retail - Other Retail - Of Which: SME		0 0	(0 0	29.5%		0 0) (38.7%		C) (40.0%
	Retail - Other Retail - Of Which: non-SME		4 4		4 4	97.0%		4 4	1 4	4	96.9%	4	4		1 4	96.7%
	Equity		0 0	(0	-		0 0) ((-	(0) (-
	Securitisation															
	Other non-credit obligation assets		0 0		0	-		0 0) ((-	(0) (-
	IRB TOTAL	22	5 8		5 5	66.8%	22	4 9	6	5	61.8%	222	10	7		57.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Baseline Scen	ario						
				31/12/2018					31/12/20	19				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments		0 0	() (-	(0	(0	-		0	0		л
	Institutions	5	i0 0	() (14.7%	50	0	(0	24.8%	50	0	0		25.6%
	Corporates	33	5 2	2	2 (21.4%	332	4	3	1	21.0%	330	7	3		19.8%
	Corporates - Of Which: Specialised Lending		0 0	() (-	(0	(0	-		0	0		л
	Corporates - Of Which: SME		0 0	() (0.0%	(0	(0	0.0%		0	0		0.0%
	Retail	2	7 1	() (2.7%	27	1	(0	3.2%	27	7 1	0		3.5%
	Retail - Secured on real estate property	2	.4 0	() (0.9%	24	0	(0	1.0%	24	1	0		1.1%
	Retail - Secured on real estate property - Of Which: SME		1 0	() (6.2%		0	(0	6.2%	1	. 0	0		6.1%
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	2	:3 0	() (0.8%	23	0	(0	1.0%	23	3 1	0		1.0%
	Retail - Qualifying Revolving		0 0	() (-	(0	(0	-	(0	0		J-
	Retail - Other Retail		3 0) (9.3%	3	0	(0	11.7%	**	3 0	0		13.2%
	Retail - Other Retail - Of Which: SME		0 0) (60.6%	(0	(0	60.5%		0	0		60.5%
	Retail - Other Retail - Of Which: non-SME		3 0	() (9.2%	3	0	(0	11.5%	3	3 0	0	- 1	13.1%
	Equity		0 0	() (-	(0	(0	-	(0	0	- 1	-
	Securitisation															
	Equity		0 0	() (-	(0	(0	-	(0	0	- 1	-
	IRB TOTAL	41	2 2	2	2 0	16.7%	409	5	3	1	18.8%	406	8	3	1	18.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Ac	lverse Scenari	o						
				31/12/20	18				31/12/2019	,				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	1,985	30	57	11	38.4%	1,925	90	102	35	39.5%	1,871	144	120	54	37.7%
	Corporates	109,798	6,800	3,539	2,086	30.7%	107,013	9,585	4,421	2,779	29.0%	104,381	12,217	5,076	3,315	27.1%
	Corporates - Of Which: Specialised Lending	89	8	4	3	38.2%	86	11	4	4	34.4%	84	13	5	4	31.6%
	Corporates - Of Which: SME	22,628	951	476	308	32.4%	22,227	1,352	564	400	29.6%	21,820			477	27.1%
	Retail	121,213	3,144	1,184	828	26.3%	120,358	4,000	1,428	1,034	25.9%	119,609	4,748	1,525	1,140	24.0%
	Retail - Secured on real estate property	105,244	2,280	610	406	17.8%	104,584	2,940	754	556	18.9%	103,981	3,543	838	631	17.8%
	Retail - Secured on real estate property - Of Which: SME	5,073	241	48	36	15.1%	5,012	302	59	45	14.9%	4,956		62	48	13.5%
Danske Bank	Retail - Secured on real estate property - Of Which: non-SME	100,171	2,039	561	370	18.1%	99,572	2,638	695	510	19.3%	99,025	3,185	775	583	18.3%
	Retail - Qualifying Revolving	C	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Retail - Other Retail	15,969	864	575	422	48.8%	15,774	1,059	674	479	45.2%	15,629		687	508	42.2%
	Retail - Other Retail - Of Which: SME	1,684	140	79	60	42.9%	1,662	162	92	66	41.1%	1,647		93	70	39.3%
	Retail - Other Retail - Of Which: non-SME	14,285	724	496	362	49.9%	14,111	897	582	412	46.0%	13,982	1,027	595	439	42.7%
	Equity	0	0	0	0		- 0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	581	17	15	3	20.5%	566	32	17	7	21.3%	554		20	9	20.7%
	IRB TOTAL	233,578	9,990	4,795	2,928	29.3%	229,862	13,706	5,968	3,856	28.1%	226,415	17,153	6,740	4,518	26.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	iverse Scenari	0						
				31/12/20	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹		Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0	0	0	-	0	0	0	0		0	0	0	0	-
	Institutions	24	1 0	1	0	31.1%	24	0	0	0	28.7%	24	1	0	0	26.6%
	Corporates	54,405	4,294	2,208	1,477	34.4%	53,171	5,528	2,702	1,819	32.9%	51,930	6,769	3,020	2,069	30.6%
	Corporates - Of Which: Specialised Lending	55	7	4	3	39.4%	57	9	4	3	36.0%	55	11	4	4	32.4%
	Corporates - Of Which: SME	16,598		358	259	32.7%	16,372	1,019	418	311	30.6%	16,133	1,258	465	344	27.3%
	Retail	77,568			655	31.4%	76,862	2,796	1,175	841	30.1%	76,209	3,449	1,266	939	27.2%
	Retail - Secured on real estate property	69,653	1,473	517	344	23.3%	69,105	2,021	657	483	23.9%	68,573	2,552	737	555	21.7%
	Retail - Secured on real estate property - Of Which: SME	3,77	199	40	30	15.2%	3,717	255	50	38	15.0%	3,665	307	53	41	13.4%
Denmark	Retail - Secured on real estate property - Of Which: non-SME	65,879	1,274	478	313	24.6%	65,388	1,766	606	445	25.2%	64,908	2,245	684	514	22.9%
	Retail - Qualifying Revolving		0	0	0	-	0	0	0	0		0	0	0	0	-
	Retail - Other Retail	7,916	617	432	312	50.5%	7,757	775	518	358	46.2%	7,635	897	529	384	42.8%
	Retail - Other Retail - Of Which: SME	70:	1 84	51	37	43.9%	686	99	62	42	42.2%	675	110	62	44	40.3%
	Retail - Other Retail - Of Which: non-SME	7,21	533	380	275	51.6%	7,071	676	457	317	46.8%	6,961	787	467	339	43.1%
	Equity	(0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	536	5 17	15	3	20.5%	521	31	17	7	21.4%	510	42	19	9	20.9%
	IDR TOTAL	132 533	6 401	3 173	2 135	33 4%	130 578	8 356	3 894	2 667	31 9%	128 672	10 262	4 306	3 016	29 4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	lverse Scenario							
				31/12/20	18				31/12/2019					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	0	0	0	0		0	0	0	0	-	0	0	0	(/i-
	Institutions	161	0	1	0	18.2%	155	6	5	1	21.5%	149	13	6		21.4%
	Corporates	26,793	413	482	104	25.3%	26,240	966	555	239	24.8%	25,647	1,559	720	369	23.7%
	Corporates - Of Which: Specialised Lending	C	0	0	0	19.5%	0	0	0	0	27.8%	0	0	0	(27.8%
	Corporates - Of Which: SME	3,020	70	69	23	33.1%	2,914	176	79	47	26.7%	2,811	279	108	74	26.7%
	Retail	14,484	148	60	37	24.9%	14,444	188	68	48	25.3%	14,409		72	52	23.4%
	Retail - Secured on real estate property	11,355	100	29	18	17.8%	11,329	126	33	24	18.9%	11,306	149	35	26	17.5%
	Retail - Secured on real estate property - Of Which: SME	942	19	6	4	20.2%	939	22	6	4	19.9%	936	24	6		18.8%
Sweden	Retail - Secured on real estate property - Of Which: non-SME	10,413	81	24	14	17.3%	10,390	105	27	19	18.6%	10,370	125	28	22	17.3%
	Retail - Qualifying Revolving	C	0	0	0		0	0	0	0	-	0	0	0	() -
	Retail - Other Retail	3,128	48	30	19	39.7%	3,115	62	35	24	38.3%	3,104	73	37	26	35.3%
	Retail - Other Retail - Of Which: SME	738	24	12	9	37.1%	733	29	14	10	35.1%	729	33	14	13	32.6%
	Retail - Other Retail - Of Which: non-SME	2,391	25	19	10	42.2%	2,382	33	21	14	41.0%	2,375	41	23	15	37.5%
	Equity	C	0	0	0	-	0	0	0	0	-	0	0	0	(j-
	Securitisation															
	Other non-credit obligation assets	C	0	0	0	26.1%	0	0	0	0	23.3%	0	0	0	-	21.8%
	IRB TOTAL	41,438	562	542	141	25.2%	40,839	1,160	628	288	24.8%	40,205	1,794	797	424	23.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



								Ac	iverse Scenari	0						
				31/12/20	18				31/12/2019)				31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹			Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	(0	0	0	-	0	0	0	0	-	(0	0	0	-
	Institutions		0	0	0	24.6%	3	0	0	0	33.6%		3 0	0	0	34.5%
	Corporates	8,149	253	132	73	28.9%	7,998	404	182	121	29.9%	7,856	545	230	160	29.3%
	Corporates - Of Which: Specialised Lending	4	0	0	0	11.3%	4	0	0	0	24.4%		3 0	0	0	39.4%
	Corporates - Of Which: SME	1,150	45	20	14	31.6%	1,132	64	27	20	31.2%	1,113	83	32	24	29.0%
	Retail	12,297	636	95	81	12.7%	12,234	699	99	83	11.9%	12,200	732	99	85	11.5%
	Retail - Secured on real estate property	10,795	503	24	20	3.9%	10,744	555	25	21	3.7%	10,716	583	25	21	3.6%
	Retail - Secured on real estate property - Of Which: SME	124	15	1	1	8.2%	122	16	2	1	7.9%	122	2 17	2	1	1.7%
Finland	Retail - Secured on real estate property - Of Which: non-SME	10,672	489	23	19	3.8%	10,621	539	24	19	3.6%	10,594	566	24	20	3.5%
	Retail - Qualifying Revolving		0	0	0	-	0	0	0	0	-	(0	0	0	/-
	Retail - Other Retail	1,502	132	71	61	45.8%	1,490	144	74	63	43.6%	1,485	149	74	64	42.5%
	Retail - Other Retail - Of Which: SME	99	24	12	11	48.6%	98	25	12	12	46.7%	98	3 25	12	12	45.9%
	Retail - Other Retail - Of Which: non-SME	1,402	109	59	49	45.2%	1,392	119	62	51	42.9%	1,387	7 124	61	52	41.8%
	Equity		0	0	0	-	0	0	0	0	-	(0	0	0	<i>j</i> -
	Securitisation															
	Other non-credit obligation assets	(0	0	0	-	0	0	0	0	-	(0	0	0	-
	IRB TOTAL	20,449	889	227	154	17.3%	20,235	1,103	281	204	18.5%	20,060	1,278	330	244	19.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenari	0						
				31/12/20:	18				31/12/2019					31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments	0	0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Institutions	18	0	0	0	23.6%	18	0	0	0	25.7%	18	0	0	0	23.7%
	Corporates	13,801	1,094	381	258	23.6%	13,088	1,807	599	392	21.7%	12,559	2,336	695	480	20.5%
	Corporates - Of Which: Specialised Lending	26	0	0	0	17.3%	25	1	0	0	23.7%	25	1	1	0	23.4% 25.0%
	Corporates - Of Which: SME	1,640		26	10	26.5%	1,594		35	20	23.6%	1,553		47	31	25.0%
	Retail	15,911	217	56	33	15.3%	15,875			38	14.9%	15,856		58	39	14.3%
	Retail - Secured on real estate property	12,653		32	18	10.8%	12,626		31	20	10.1%	12,612		31	21	9.7%
	Retail - Secured on real estate property - Of Which: SME	222		1	1	13.5%	221		1	1	13.2%	221		1	1	12.9%
Norway	Retail - Secured on real estate property - Of Which: non-SME	12,431	162	30	17	10.7%	12,405	189	29	19	10.0%	12,391	203	30	19	9.6%
	Retail - Qualifying Revolving	0	0	0		-	0	0	0		-	0	0	0		
	Retail - Other Retail	3,258	47	24	15	31.7%	3,249	56	26	18	31.7%	3,244		26	18	30.0%
	Retail - Other Retail - Of Which: SME	145	8	4	3	32.9%	144	9	4	3	32.4%	144		4	3	31.9%
	Retail - Other Retail - Of Which: non-SME	3,113	38	21	12	31.4%	3,105	47	22	15	31.5%	3,100	51	23	15	29.7%
	Equity	0	0	0	0	-	0	0	0	0	-	0	0	0		-
	Securitisation															
	Other non-credit obligation assets	41	0	0	0	22.3%	40	1	0	0	16.9%	39	2	0	0	15.1%
	IRB TOTAL	29,771	1,311	437	291	22.2%	29,021	2,061	657	430	20.9%	28,472	2,610	753	519	19.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ac	iverse Scenar	io						
				31/12/20	18				31/12/201	•				31/12/20	120	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments		0	0	0	-	C	0	0	0	-		0 (0	(-
	Institutions	14		0	0	27.8%	14	0	0	0	30.1%	1	4 (0	(28.69
	Corporates	766	5 23	30	12	53.7%	755	34	37	16	48.4%	74	4 4	41	20	44.29
	Corporates - Of Which: Specialised Lending		0	0	0	-	0	0	0	0	-		0 (0	(-
	Corporates - Of Which: SME	14	1 2	1	1	36.4%	14	3	1	1	35.6%	1	4	3 1		33.59
	Retail	70	5 7	5	4	60.1%	75	9	5	5	55.6%	7-	4 10) 6		51.79
	Retail - Secured on real estate property	64	3	1	1	28.8%	63	4	1	1	29.0%	6	2 5	5 2		27.19
	Retail - Secured on real estate property - Of Which: SME		2 0	0	0	9.9%	2	0	0	0	8.9%		2 (0	(8.89
Germany	Retail - Secured on real estate property - Of Which: non-SME	62	3	1	1	29.0%	61	4	1	1	29.4%	6	0 5	5 2		27.59
	Retail - Qualifying Revolving		0 0	0	0		C	0	0	0	-		0 (0	(-
	Retail - Other Retail	12	9 4	4	3	85.9%	12	4	4	4	83.8%	1	2 4	1 4	4	82.39
	Retail - Other Retail - Of Which: SME			0	0	58.8%	1	0	0	0	55.6%		1 (0	(52.79
	Retail - Other Retail - Of Which: non-SME	1:	. 4	3	3	87.3%	11	4	4	3	85.5%	1	1 4	1 4		84.29
	Equity		0	0	0		0	0	0	0	-		0 (0	(-
	Securitisation															
	Other non-credit obligation assets			0	0	29.4%	4	0	0	0	21.5%		4 (0	(19.79
	IRB TOTAL	860	30	35	17	55.1%	848	43	43	21	49.7%	830	6 54	47	25	45.49

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Danske Bar	ık													
								Aı	dverse Scenari	0						
				31/12/20:	18				31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	Central banks and central governments	(0	0	0	-	0	0	0	0	-	0	0	0	(-
	Institutions	256	0	3	0	28.0%	255	1	2	0	29.2%	255	2	2	(27.1%
	Corporates	839	11	30	3	27.6%	813	37	32	9	24.8%	791	59	36	14	23.1%
	Corporates - Of Which: Specialised Lending		0	0	0	-	0	0	0	0	-	0	0	0	(-
	Corporates - Of Which: SME	31	0	0	0	19.8%	31	0	2	0	34.7%	31	0	2	(33.3% 28.8%
	Retail	170	5	3	2	33.3%	168	7	4	2	30.9%	166	8	4	2	28.8%
	Retail - Secured on real estate property	123	3	1	0	16.8%	121	4	1	1	16.5%	120	5	1	1	15.6%
	Retail - Secured on real estate property - Of Which: SME	1	. 0	0	0	19.3%	1	0	0	0	32.5%	1	0	0	(32.5%
United Kingdom	Retail - Secured on real estate property - Of Which: non-SME	122	3	1	0	16.8%	121	4	1	1	16.4%	120	5	1		15.5%
The state of the s	Retail - Qualifying Revolving	(0	0	0	-	0	0	0	0	-	0	0	0	(-
	Retail - Other Retail	47	2	2	1	60.9%	46	2	3	1	56.2%	46	3	3		52.8%
	Retail - Other Retail - Of Which: SME	(0	0	0	45.3%	0	0	0	0	45.2%	0	0	0	(45.0%
	Retail - Other Retail - Of Which: non-SME	47	2	2	1	62.3%	46	2	3	1	56.9%	46	3	3	1	53.3%
	Equity	(0	0	0		0	0	0	0	-	0	0	0	(
	Securitisation															
	Other non-credit obligation assets	(0	0	0	52.6%	0	0	0	0	49.8%	0	0	0	(47.6% 23.9%
	IRB TOTAL	1,264	16	35	5	29.2%	1,236	44	39	11	25.8%	1,212	68	43	16	23.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(min EUR, %)															
	Central banks and central governments		0	0	0	-	0	(0	0	-	0	0	0	(-
	Institutions		3 0	0	0	23.5%	8	(0	0	28.2%	8	0	0	(27.6%
	Corporates	187	7 5	5	1	30.0%	182	10	6		26.4%	177	14	6	4	25.2%
	Corporates - Of Which: Specialised Lending		0	0	0		0	(0	0	-	0	0	0		-
	Corporates - Of Which: SME		0	0	0		0	(0	0	-	0	0	0		-
	Retail	65	5 7	2	2	30.3%	64	8	2	2	29.2%	63	8	2	2	28.0%
	Retail - Secured on real estate property	56	5 6	2	2	24.9%	55		2	2	24.5%	55	7	2	2	23.3%
	Retail - Secured on real estate property - Of Which: SME	(0	0	0	-	0	(0		-	0	0	0		-
Switzerland	Retail - Secured on real estate property - Of Which: non-SME	56	5 6	2	2	24.9%	55		2	2	24.5%	55	7	2	2	23.3%
	Retail - Qualifying Revolving	(0	0	0	-	0	(0		-	0	0	0		-
	Retail - Other Retail	9	1	1	1	68.2%	8	1		1	57.3%	8	1	1	1	53.5%
	Retail - Other Retail - Of Which: SME	(0	0	0	74.7%	0	(0	0	71.4%	0	0	0	(68.7%
	Retail - Other Retail - Of Which: non-SME		9 1	1	1	68.2%	8	1	1	1	57.3%	8	1	1	1	53.5%
	Equity	(0	0	0	-	0	(0	0	-	0	0	0	(-
	Securitisation															
	Other non-credit obligation assets		0	0	0	-	0		0	0	-	0	0	0		-
	IRB TOTAL	260	12	7	4	30.1%	254	18	8	5	27.6%	249	23	9	6	26.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments		0 0	0	0	-	0	0	0	0		0	0	0	0	
	Institutions	1	5 0	0	0	22.0%	15	0	0	0	26.7%	15	0	0	0	27.3%
	Corporates	90	1 9	37	5	55.9%	893	17	28	9	52.4%	884	26	33	14	51.8%
	Corporates - Of Which: Specialised Lending		0 0	0	0	-	0	0	0	0	-	0	0	0	0	
	Corporates - Of Which: SME		0 0	0	0	6.9%	0	0	0	0	14.2%	0	0	0	0	15.6%
	Retail	16	0 5	1	1	24.4%	159	6	2	2	25.2%	158	7	2	2	24.0%
	Retail - Secured on real estate property	12	3 4	1	1	16.7%	122	5	1	1	17.1%	121	. 6	1	1	16.0%
	Retail - Secured on real estate property - Of Which: SME		1 0	0	0	9.9%	1	0	0	0	8.0%	1	. 0	0	0	8.6%
United States	Retail - Secured on real estate property - Of Which: non-SME	12	1 4	1	1	16.7%	120	5	1	1	17.2%	120	6	1	1	16.0%
	Retail - Qualifying Revolving		0 0	0	0	-	0	0	0	0	-	0	0	0	0	
	Retail - Other Retail	3	8 1	1	1	57.9%	38	1	1	1	55.6%	37	2	1	1	51.9%
	Retail - Other Retail - Of Which: SME		0 0	0	0	38.8%	0	0	0	0	55.5%	0	0	0	0	58.5%
	Retail - Other Retail - Of Which: non-SME	3	8 1	1	1	57.9%	38	1	1	1	55.6%	37	2	1	1	51.9%
	Equity		0 0	0	0	-	0	0	0	0	-	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-	0	0	0	0	-	0	0	0	0	
	IRB TOTAL	1,070	5 14	39	6	44.6%	1,066	24	30	11	45.1%	1,056	34	36	15	45.6%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Danske Ba	nk													
				31/12/20	18			A	dverse Scena 31/12/201					31/12/20)20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions		Coverage Ratio - Non performing exposures ¹
	(min EUR, %) Central banks and central governments															
	Institutions		0 0	0	0	26.8%	4	0 (0	32.2%		0 (1 30.8%
	Corporates	14	2 2	- 1	1	45.7%	14	0 5		2 2	42.5%	12	0 6	1		3 40.4%
	Corporates - Of Which: Specialised Lending		0 0	0	0	- 13.7 70		0 (0		13	0 0) -
	Corporates - Of Which: SME		0 0	0	0			0 () (0			0 0	0		j -
	Retail	3	4 5	4	4	87.2%	34	4 5		5 4	83.6%	3	4 5	5	4	4 80.7%
	Retail - Secured on real estate property	3	0 1	. 0	0	28.9%	31	0 1	. (0	28.5%	3	0 1	. 0	(26.9%
	Retail - Secured on real estate property - Of Which: SME		1 0	0	0	6.8%		1 () (0	11.7%		1 (0	(11.6%
France	Retail - Secured on real estate property - Of Which: non-SME	2	9 1	. 0	0	29.4%	2	9 1		0	29.5%	2	8 1	. 0	(28.1%
	Retail - Qualifying Revolving		0 0	0	0	-		0 () (0	-		0 0	0	(J -
	Retail - Other Retail		4 4	4	4	96.7%		4 4		1 4	96.0%		4 4	1 4	4	4 95.4%
	Retail - Other Retail - Of Which: SME		0 0	0	0	37.8%		0 () (0	43.3%		0 0	0	(43.0%
	Retail - Other Retail - Of Which: non-SME		4 4	4	4	96.7%		4 4		1 4	96.0%		4 4	1 4	4	4 95.4%
	Equity		0 0	0	0	-		0 () (0	-		0 0	0	(J -
	Securitisation															
	Other non-credit obligation assets		0 0	0	0	-		0 () (0	-		0 0	0	(1
	IRB TOTAL	22	1 8	11	6	68.0%	221	1 11	9	7	60.4%	21	9 13	9	7	55.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								A	dverse Scenar	io						
				31/12/20	18				31/12/201	9				31/12/20	20	
		Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹	Performing exposure ¹	Non performing exposure ¹	Stock of Provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures ¹
	(mln EUR, %)															
	Central banks and central governments	(0	0	0	-	0	(0	0	-	(0	0	(J -
	Institutions	50	0	0	0	18.7%	48	- 2	5		27.0%	46	5 4	4		1 28.3%
	Corporates	334	3	12	1	32.7%	323	13	4	3	23.2%	317	7 20	6		5 23.4%
	Corporates - Of Which: Specialised Lending	(0	0	0	-	0	(0	0	-	(0	0	(J -
	Corporates - Of Which: SME	(0	0	0	0.0%	0	(0	0	0.0%	(0	0	(0.0%
	Retail	27	1	0	0	8.5%	26			0	10.6%	26	5 1	0	(0 10.9%
	Retail - Secured on real estate property	24	1	0	0	4.7%	24			0	6.5%	23	3 1	0	(0 6.9%
	Retail - Secured on real estate property - Of Which: SME	1	. 0	0	0	6.3%	1	(0	0	7.1%			0	(0 8.4%
Luxembourg	Retail - Secured on real estate property - Of Which: non-SME	23	1	0	0	4.7%	23	1		0	6.5%	23	3 1	0	(0 6.8%
	Retail - Qualifying Revolving	(0	0	0	-	0	(0	C	-	(0	0	(J -
	Retail - Other Retail		0	0	0	21.3%	3	(0	0	25.0%		3 0	0	(0 26.1%
	Retail - Other Retail - Of Which: SME	(0	0	0	60.6%	0	(0	0	60.5%	(0	0	(0 60.3%
	Retail - Other Retail - Of Which: non-SME		0	0	0	21.2%	3	(0	0	25.0%		3 0	0		0 26.0%
	Equity		0	0	0	-	0	(0	0	-	(0	0		j -
	Securitisation															
	Other non-credit obligation assets	0	0	0	0	-	0	(0	0	-	(0	0	(J -
	IRB TOTAL	411	. 3	12	1	27.6%	398	16	9	4	22.9%	389	25	11	- 6	5 23.5%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA Danske Bank

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts		Non		Of which:	Coverage Ratio -
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	performing exposure1	Stock of provisions	from non performing exposures	Non performing exposures1
	(min EUR, %)									
	Central governments or central banks	67,301	0	7	0	1,348	0	0	0	1.0%
	Regional governments or local authorities	9,410	0	42	0	4,348	0	0	0	0.0%
	Public sector entities	81	0	16	0	71	0	0	0	0.0%
	Multilateral Development Banks	397	0	0	0	5	0	0	0	0.0%
	International Organisations	198	0	0	0	0	0	0	0	0.0%
	Institutions	2,621	0	232	0	305	0	0	0	0.0%
	Corporates	5,363	73	5,239	94	5,445	285		90	31.7%
	of which: SME	632	7	588	9	646	32			
	Retail	1,714	35	1,125	47	2,162	118			
Danske Bank	of which: SME	1,057	18	632	26	976	44		14	32.5%
Dariske Darik	Secured by mortgages on immovable property	4,637	65	1,690	65	4,327	129	17	13	
	of which: SME	699	3	215	3	703	8	1	1	7.2%
	Items associated with particularly high risk	182	14	273	21	114	49	27	26	
	Covered bonds	29,417	0	2,981	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity			2,267	0	0	0	0	0	0.0%
	Securitisation									
	Other exposures			1,911	0	24	0	0	0	22.0%
	Standardised Total	125,493	187	15,785	226	18,149	581	214	183	31.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	12,139	0	0	0	405	0	0	0	0.0%
	Regional governments or local authorities	5,965	0	0	0	3,179	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	1,367	0	27	0	0	0	0	0	0.0%
	Corporates	276	1	196	1	167	3	1	1	44.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	21	0	16	1	53	2	0	0	1.9%
Denmark	of which: SME	2	0	1	0	3	0	0	0	0.0%
Definition	Secured by mortgages on immovable property	62	2	22	2	12	1	0	0	1.9%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	27	0	40	0	0	0	0	0	0.0%
	Covered bonds	26,514	0	2,689	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%

Standardised Total

Computed as defined in paragraphs 49 and 112 of the Methodological note)

	Restated										
						31/12/2017					
		Exposure	values	Risk exposu	ire amounts				Of which:		
	(min EUR, %6)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio Non performing exposures1	
	Central governments or central banks	10,325	0	0	0	90	0	0	0	0.0	
	Regional governments or local authorities	1,765	0	0	0	201	0	0	0	0.0	
	Public sector entities	31	0	6	0	43	0	0	0	0.0	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0	
	International Organisations	0	0	0	0	0	0	0	0	0.0	
	Institutions	1	0	0	0	1	0	0	0	0.0	
	Corporates	37	0	37	0	51	0	0	0	0.0	
	of which: SME	0	0	0	0	0	0	0	0	0.0	
	Retail	3	0	2	0	5	0	0	0	23.49	
Sweden	of which: SME	1	0	0	0	1	0	0	0	0.0	
Sweden	Secured by mortgages on immovable property	20	0	7	0	6	0	0	0	1.89	
	of which: SME	0	0	0	0	0	0	0	0	0.0	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0	
	Covered bonds	1,696	0	170	0	0	0	0	0	0.00	
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0.0	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0	
	Equity					0	0	0	0	0.0	
	Securitisation										
	Other exposures					0	0	0	0	0.09	
	Standardised Total	13,889	0	235	0	395	0	0	0	5.69	



2018 EU-wide Stress Test: Credit risk STA Danske Bank

		Restated											
						31/12/2017							
		Exposure	values	Risk exposu	re amounts								
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1			
	(min EUR, %)												
	Central governments or central banks	8,145	0	0	0	615	0	0	0	0.0%			
	Regional governments or local authorities	1,411	0	0 10	0	700	0	0	0	0.0%			
	Public sector entities		50 0		0	28	0	0	0	0.0%			
	Multilateral Development Banks	86	0	0	0	0	0	0	0	0.0%			
	International Organisations	0	0	0	0	0	0	0	0	0.0%			
	Institutions	265	0	3	0	0	0	0	0	0.0%			
	Corporates	935	22		31	980	43	16	14	33.9%			
	of which: SME	76	3	69	5	77	10	6	6	62.1%			
	Retail	867	14		20		20		4	18.9%			
Finland	of which: SME	596	12	371	17	602	17	4	3	15.7%			
i iilialiu	Secured by mortgages on immovable property	1,045	0	423	0	1,038	8	0	0	3.0% 4.7%			
	of which: SME	428	0	120	0	425	4	0	0				
	Items associated with particularly high risk	1	0	1	0	1	0	0	0	0.0%			
	Covered bonds	212	0	21	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	0.0%			
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0% 0.0%			
	Equity					0	0	0	0	0.0%			
	Securitisation												
	Other exposures					0	0	0	0	0.0%			
	Standardised Total		36	1,956	51	4,243	71	23	19	26.2%			

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

	Restated										
						31/12/2017					
		Exposure	values	Risk exposu	re amounts				Of which:		
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1	
	Central governments or central banks	967	0	0	0	55	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	234	0	47	0	96	0	0	0	0.0%	
	Corporates	5	0	5	0	18	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Retail	2	1	1	1	7	1	1	1	51.5%	
Norway	of which: SME	0	0	0	0	0	0	0	0	0.0%	
INDIWay	Secured by mortgages on immovable property	21	0	7	0	2	0	0	0	6.6%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	1	0	1	0	0	0	0	0	0.0%	
	Covered bonds	457	0	46	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	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity					0	0	0	0	0.0%	
	Securitisation										
	Other exposures					0	0	0	0	0.0%	
	Standardised Total	1.746	1	166	1	179	1	1	1	45.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	25,951	0	0	0	68	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	0	0	0	0	0	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	0	0	0	0	1	0	0	0	4.0%
Germany	of which: SME	0	0	0	0	0	0	0	0	0.0%
Germany	Secured by mortgages on immovable property	3	0	1	0	1	1	0	0	0.5%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	140	0	14	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardiced Total	26 094	0	15		70	1	n		1 3%



		Danske Bar	ηk							
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)								CXPOSUICS	
	Central governments or central banks	3,548	0	0	0	19	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	8	0	0	0	5	0	0	0	0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	253	0	51	0	187	0	0	0	0.0%
	Corporates	2,484	35		45	2,472	140	59	50	35.5%
	of which: SME	260	0	244	0	271	6	3	2	29.1%
	Retail	651	11	448	13	993		30	25	43.1%
United Kingdom	of which: SME	358	4	228	6	297	20	7	6	31.9%
Officed Kingdom	Secured by mortgages on immovable property	2,716	36	949	36	2,527	81	11	9	10.8%
	of which: SME	232	2	79	2	248		1	0	10.0%
	Items associated with particularly high risk	151	14		21	110	49	27	26	53.2%
	Covered bonds	211	0	21	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	10,109	96	4,248	116	6,313	327	128	109	33.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts					
	(min EUR, %6)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0%
	International Organisations	20	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	9	0	9	0	17	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	2	1	1	1	3	2	1	1	41.0%
Switzerland	of which: SME	0	0	0	0	0	1	0	0	0.0%
Switzeriariu	Secured by mortgages on immovable property	3	0	1	0	3	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	23	0	5	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Chandradical Tabel	62		22		22	2	1 1	1	22 00/-

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

	Restated										
						31/12/2017					
		Exposure	values	Risk exposu	ire amounts				Of which:		
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1	
	Central governments or central banks	624	0	0	0	0	0	0	0	0.0%	
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%	
	Public sector entities	0	0	0	0	0	0	0	0	0.0%	
	Multilateral Development Banks	51	0	0	0	0	0	0	0	0.0%	
	International Organisations	0	0	0	0	0	0	0	0	0.0%	
	Institutions	1	0	0	0	1	0	0	0	0.0%	
	Corporates	3	0	3	0	4	0	0	0	62.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Retail	0	0	0	0	0	0	0	0	96.6%	
United States	of which: SME	0	0	0	0	0	0	0	0	0.0%	
Officed States	Secured by mortgages on immovable property	3	0	1	0	2	0	0	0	0.0%	
	of which: SME	0	0	0	0	0	0	0	0	0.0%	
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%	
	Covered bonds	0	0	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	0.0%	
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%	
	Equity					0	0	0	0	0.0%	
	Securitisation										
	Other exposures					0	0	0	0	0.0%	
	Standardised Total	705	0	28	0	7	0	0	0	82.8%	

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



		Danske Bar	nk							
						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	(mln EUR, %)								exposures	
	Central governments or central banks	1,813	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0.0% 0.0%
	International Organisations	0	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	2	0	2	0	34	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0% 1.1%
	Retail	3	0	2	0	10	1	0	0	1.1%
France	of which: SME	2	0	1	0	5	0	0	0	17.7%
Trance	Secured by mortgages on immovable property	22	0	7	0	8	1	0	0	2.6%
	of which: SME	4	0	1	0	1	0	0	0	17.7%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	117	0	12	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	1,957	0	24	0	52	2	0	0	1.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

						Restated				
						31/12/2017				
		Exposure	values	Risk exposu	re amounts				Of which:	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Performing exposure1	Non performing exposure1	Stock of provisions	from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	160	0	0	0	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0	0	0	0	0.0%
	Multilateral Development Banks	252	0	0	0	0	0	0	0	0.0%
	International Organisations	179	0	0	0	0	0	0	0	0.0%
	Institutions	0	0	0	0	0	0	0	0	0.0%
	Corporates	66	0	66	0	59	24	3	3	14.3%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Retail	7	0	5	0	8	0	0	0	0.0%
Luxembourg	of which: SME	2	0	1	0	1	0	0	0	0.0%
Luxembourg	Secured by mortgages on immovable property	3	0	1	0	2	0	0	0	0.0%
	of which: SME	0	0	0	0	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0.0%
	Covered bonds	0	0	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	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0.0%
	Equity					0	0	0	0	0.0%
	Securitisation									
	Other exposures					0	0	0	0	0.0%
	Standardised Total	705	0	109	0	69	24	3	3	14.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



Danske Bank

		Baseline Scenario														
								В	aseline Scenario							
				31/12/2018					31/12/2019					31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1.347	1	1	0	6.0%	1,346	2	1		5,9%	1,344	4		1 (5.9%
	Regional governments or local authorities	4,347	1	2	0	6.5%	4,344	4	2		5.9%	4,340			3 (5.4%
	Public sector entities	71	0	0	0	5.5%	71	0	0		20.6%	71			۱ د	20.6%
	Multilateral Development Banks	5	0	0	0	0.0%	5	0	0		7.4%	. 5	0) (7.1%
	International Organisations	0	0	0	0	0.0%	0	0	0		0.0%		0	1) (0.0%
	Institutions	305	0	0	0	13.5%	304	0	0		18.2%	304	1		o r	19.4% 9 24.9%
	Corporates	5,383	347	129	99	28.5%	5,315	415	145	109	26.3%	5,250	480	160	3 119	24.9%
	of which: SME	639	39	21	16	41.5%	632	47	23	18	37.8%	625	54	2	5 1º	35,0%
	Retail	2,141	139	68	56	40.1%	2,126	154	72	58	37.7%	2,113	167	7.	5 6C	0 36.0% 7 24.3%
Danske Bank	of which: SME	964	56	20	15	27.7%	956	64	22	16	25.6%	950	70	2.	3 17	
Daliske Dalik	Secured by mortgages on immovable property	4,307	149	19	14	9.3%	4,290	166	20	15	9.0%	4,275	181	2	1 1F	5 8.7%
	of which: SME	702	10	1	1	7.4%	700	12	2	1	7.7%	698	14		2 1	1 7.9%
	Items associated with particularly high risk	111	52	28	27	50.7%	108	55	29	27	49.0%	106	57	31) 27	7 47.9%
	Covered bonds	0	0	0	0	0.0%	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	0		0.0%		0) (0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0		0.0%	0	0) (0.0%
	Equity	0	0	0	0	0.0%	0	0	0		0.0%	0	0) (0.0%
	Securitisation															
	Other exposures	24	0	0	0	26.1%	24	1	. 0		28.0%	24	1) (28.5%
	Standardised Total	18,040	690	248	196	28.3%	17,934	797	270	209	26.3%	17,833	898	290	0 223	24.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

		Baseline Scenario														
				31/12/2018					31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	405	0	0	0	7.3%	405	0	(0	7.4%	404	1	0		7.2%
	Regional governments or local authorities	3,179	0	1	0	0.5%	3,178	1		. 0	2.9%	3,176	3	2	0	2.9%
	Public sector entities	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	C	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	C	0.0%
	Institutions	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Corporates	166	4	2	1	32.9%	164	6		2 2	26.6%	163	7	2	2	. 26.7%
	of which: SME	0	0	0	0	16.1%	0	0	(0	24.8%	0	0	0	0	27.9%
	Retail	53	2	0	0	1.9%	53	2		0	2.3%	53	2	0	0	2.6%
Denmark	of which: SME	3	0	0	0	6.5%	3	0	(0	14.7%	2	0	0	C	
Definition	Secured by mortgages on immovable property	12	1	0	0	1.9%	12	1		0	2.0%	12	1	0	0	2.0%
	of which: SME	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	C	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	C	0.0%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	C	
	Equity	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	(0	0.0%	0	0	0	C	0.0%
	Standardised Total	3,815	7	3	1	21.2%	3,812	10	3	3 2	17.0%	3,808	14	4	2	15.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018	3				31/12/2019					31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	91		(0	0.0%	90	, ,	0	0	7.4%			0		7.29
	Regional governments or local authorities	20:		(0	0.0%	201	. 0	0	0	3.1%	200		0	0	3.09
	Public sector entities	4:		(0	0.0%	43	0	0	0	12.9%	43	(0		17.89
	Multilateral Development Banks			(0	0.0%	0	0	0	0	0.0%	0	(0	0	0.09
	International Organisations			(0	0.0%	0	0	0	0	0.0%	0	(0	0	0.09
	Institutions			(0	15.0%	1	. 0	0	0	24.6%	1	(0	0	22.29
	Corporates	51		(0	11.8%	50	1	0	0	19.4%	50	1	. 0	0	22.79
	of which: SME			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Retail			(0	17.0%	5	0	0	0	16.2%	5	(0	0	15.69
Sweden	of which: SME			(0	2.5%	1	. 0	0	0	10.3%	1	(0	0	13.99
Sweden	Secured by mortgages on immovable property				0	2.4%	6	0	0	0	2.6%	6	(0	C	2.79
	of which: SME				0	0.0%	0	0	0	0	0.0%	0	(0	C	0.0
	Items associated with particularly high risk			0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Covered bonds			(0	0.0%	0	0	0	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	0.0%	0		0		0.0
	Collective investments undertakings (CIU)		() (0	0.0%	0	0	0	0	0.0%	. 0	(0	0	0.0
	Equity		() (0	0.0%	0	0	0	0	0.0%	. 0	(0	0	0.09
	Securitisation															
	Other exposures) ((0	0.0%	0	0	0	0	0.0%	. 0	(0		0.0
	Standardised Total	395			0	8.7%	395	1	0	0	13.6%	394	2	0	0	15.29

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA Danske Bank

								В	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	61		1	0	7.7%	614	1	0	0	7,3%	614	1		0	7.1%
	Regional governments or local authorities	70		0	0	7.2%	700	1	0	0	7.0%	699) 0	6.9%
	Public sector entities	21		0	0	5.5%	28	0	0	0	22.9%	28	0		0	22.0%
	Multilateral Development Banks			0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	International Organisations			0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	Institutions			0	0	14.5%	0	0	0	0	20.8%	0	0		0	23.3%
	Corporates	969	54	19	16	29.3%	957	67	21	17	26.1%			24	20	24.9%
	of which: SME	76		7	6	56.8%	74		7	6	52.3%	73		7	7	48.7%
	Retail	86	35	9	5	14.6%	857	44	10	6	14.2%			11	. 7	14.2%
Finland	of which: SME	59:		6	4	13.2%	585		7	4	12.3%	580		8	5	11.9%
i ii iiai iu	Secured by mortgages on immovable property	1,03	10	1	0	3.8%	1,034	11	1	0	4.3%			1	1	4.6%
	of which: SME	424		0	0	5.0%	424	5	0	0	5.3%	423	6		0	5.4%
	Items associated with particularly high risk			0	0	10.7%	1	0	0	0	26.8%	1	. 0		0	31.7%
	Covered bonds		(0	0	0.0%	0	0	0	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	0.0%	0	0		0	0.0%
	Collective investments undertakings (CIU)		(0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	Equity		(0	0	0.0%	0	0	0	0	0.0%	0	0	(0	0.0%
	Securitisation															
	Other exposures		(0	0	27.0%	0	0	0	0	27.2%	0	0	(0	27.7%
	Standardised Total	4,21	99	29	21	21.5%	4,191	124	33	24	19.7%	4,168	146	37	28	19.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Ві	aseline Scenario)						
				31/12/2018					31/12/2019					31/12/2020)	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	55	0	0	0	3.3%	55	1	0	0	3.3%	55	1	0	0	3.2%
	Regional governments or local authorities	0	0	0	0	0.8%	0	0	0	0	1.0%	0	0	0	0	1.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	96	0	0	0	0.5%	96		0	0	6.3%	96		0	0	13.9%
	Corporates	18	0	0	0	2.1%	18	0	0	0	17.0%	18	0	0	0	22.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail	7	1	1	1	51.1%	7	1	1	1	50.7%	7	1	1	1	50.3%
Norway	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
NOIWay	Secured by mortgages on immovable property	2	0	0	0	6.3%	2	0	0	0	6.2%	2	0	0	0	6.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	179	1	1	1	37.0%	179	2	1	1	29.3%	178	3	1	1	24.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenari	0						
				31/12/2018	:				31/12/2019	,				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	68			0	0.0%	68	в о	(0	6.9%	68	0	0	0	6.6%
	Regional governments or local authorities	C	0		0	4.6%	(0	(0	5.8%	0	0	0	0	6.0%
	Public sector entities	0	0		0	0.0%	(0 0	(0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0		0	0.0%	(0 0	(0	0.0%	0	0	0	0	0.0%
	International Organisations	C	0	0	0	0.0%	(0 0	(0	0.0%	0	0	0	0	0.0%
	Institutions	C	0	0	0	13.1%	(0 0	(0	21.0%	0	0	0	0	24.6%
	Corporates	C	0	0	0	4.9%	(0	(0	13.4%	0	0	0	0	15.4% 0.0%
	of which: SME	0	0		0	0.0%	C	0	(0	0.0%	0	0	0	0	
	Retail	1	. 0	0	0	4.1%	1	1 0	(0	4.2%	1	0	0	0	4.2%
Germany	of which: SME	0	0	0	0	0.0%	(0 0	(0	0.0%		0	0	0	0.0%
Germany	Secured by mortgages on immovable property	1	. 1		0	0.9%	1	1 1	(0	1.0%	1	1	0	0	1.1%
	of which: SME	0	0	0	0	0.0%	(0 0	(0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	(0 0	(0	0.0%	0	0	0	0	0.0%
	Covered bonds	C	0	0	0	0.0%	(0	(0	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	(0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	(0 0	(0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	(0	(0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	(0 0	(0	0.0%	0	0	0	0	0.0%
	Standardised Total	70	1	0	0	1.6%	70	1		0	2.0%	70	1	0	0	2.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



ACTACKITY		Danske I	Bank													
								8	aseline Scenario							
				31/12/2018					31/12/2019					31/12/2020	•	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1	9		0	6,7%	19	0	0	0	6.1%	19	0	0	0	5.8%
	Regional governments or local authorities	-	0 (1 6	ň	0.0%	19	0	0	0	0.0%	19	0	0	0	0.0%
	Public sector entities		0 () (ň	0.0%	0	0	0	n	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks		5 (0	0.0%	5	0	0	0	7.4%	5	0	0	0	7.1%
	International Organisations		0 () (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	18	7 () (0	7.6%	187	0	0	0	27.7%	187	0	0	0	24.7%
	Corporates	2,43	6 175	69	54	30.9%	2,402	210	76	59	27.9%	2,371	241	82	62	25.9%
	of which: SME	26	В 9	4	2	26.7%	266	12	5	3	25.3%	263	14	6	3	24.2%
	Retail	99	0 6:	32	26	41.7%	986	64	33	26	40.7%	983		34	27	39.8%
United Kingdom	of which: SME	29	6 2:	1 8	7	30.8%	295	22	8	7	30.1%	294		8	7	29.4%
United Kingdom	Secured by mortgages on immovable property	2,51		13	9	10.2%	2,510	98	13	10	9.8%	2,502		14	10	9.4%
	of which: SME	24		3 1	0	9.9%	246	5	1	0	9.7%	245		1	1	9.5%
	Items associated with particularly high risk	10	7 52	2 28	26	50.8%	104	55	29	27	49.1%	102	56	30	27	
	Covered bonds		0 (0	0	0.0%	0	0	0	0	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	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0 (0	0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	Equity		0 (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0 (0	0	0.0%	0	0	0	0	0.0%	0	0	0	. 0	0.0%
	Standardised Total	6.26	2 378	141	115	30.5%	6.214	427	152	121	28.4%	6.170	471	160	126	26.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018	;				31/12/2019					31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks) (0	0	0.0%	0	0		0	0.0%	0	0			0.0%
	Regional governments or local authorities) (0	0	0.0%	0	0		0	0.0%	0	0			0.0%
	Public sector entities) (0	0	0.0%	0	0		0	0.0%	0	0) (0.0%
	Multilateral Development Banks) (0	0	0.0%	0	0		0	0.0%	0	0) (0.0%
	International Organisations) (0	0	0.0%	0	0		0	0.0%	0	0) (0.0%
	Institutions) (0	0	0.0%	0	0		0	0.0%	0	0) (0.0%
	Corporates	1	7 (0	0	6.0%	17	0		0	13.4%	17	0) (15.4%
	of which: SME) (0	0	0.0%	0	0		0	0.0%	0	0) (0.0%
	Retail		3	2 1	1	41.3%	3	2	1	1	41.2%	3	2	1	. 1	41.1%
Switzerland	of which: SME) :		0	1.8%	0	1		0	2.5%	0	1	0		0 3.1% 0 0.2% 0 0.0%
Switzeriariu	Secured by mortgages on immovable property		3 (0	0	0.0%	3	0		0	0.1%	3	0		ı C	0.2%
	of which: SME) (0	0	0.0%	0	0		0	0.0%	0	0		ı C	0.0%
	Items associated with particularly high risk) (0	0	0.0%	0	0		0	0.0%	0	0		ı C	0.0%
	Covered bonds) (0	0	0.0%	0	0	(0	0.0%	0	0		, e	0.0%
	Claims on institutions and corporates with a ST credit assessment) (0	0	0.0%	0	0		0	0.0%	0	0		ı C	0.0%
	Collective investments undertakings (CIU)) (0	0	0.0%	0	0		0	0.0%	0	0		ı C	0.0%
	Equity) (0	0	0.0%	0	0		0	0.0%	0	0		. 0	0.0%
	Securitisation															
	Other exposures) (0	0	0.0%	0	0		0	0.0%	0	0		, C	0.0%
	Standardised Total	2:	3 3	il 1	1	32.1%	22	3	1 1	. 1	31.3%	22	3	1 1	. 1	30.4%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario	0						
				31/12/2018					31/12/2019	,				31/12/202	•	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%	(0	0	0	6.9%	0	0	0	0	6.7%
	Regional governments or local authorities	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0% 25.4%
	Institutions	1	0	0	0	20.7%		1 0	0	0	24.1%	1	0	0	0	25.4%
	Corporates	4	0	0	0	46.0%	4	1 0	0	0	37.3%	4	0	0	0	36.8% 0.0%
	of which: SME	0	0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	87.4%	(0	0	0	82.8%	0	0	0	0	79.4% 7.7%
United States	of which: SME	0	0	0	0	5.9%	(0	0	0	6.9%	0	0	0	0	
Utilited States	Secured by mortgages on immovable property	2	0	0	0	2.9%		1 0	0	0	5.1%	1	0	0	0	5.7%
	of which: SME	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	(0	0	0	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	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	(0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	7	0	0	0	63.5%	7	0	0	0	52.0%	7	0	0	0	46.8%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Danske														
								В	aseline Scenari	0					/	
				31/12/201	3				31/12/2019					31/12/202	b	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks		0	0 0	0	0.0%	0	0	() (0.0%	0	0	0	0	0.0%
	Regional governments or local authorities		0 0	0 0	0	0.0%	0	0	() (0.0%	0	0	0	0	0.0%
	Public sector entities		0 (0 (0	0.0%	0	0	() (0.0%	. 0	0	0	0	0.0%
	Multilateral Development Banks		0 (0 (0	0.0%	0	0	() (0.0%		0	0	. 0	0.0%
	International Organisations		0 (0 (0	0.0%	0	0	() (0.0%		0	0	. 0	0.0%
	Institutions		0 (0 (0	0.0%	0	0	() (0.0%	. 0	0	0	. 0	0.0%
	Corporates	3	3 (0 (0	3.9%	33	1	() (9.7%	33	1	0	. 0	12.7%
	of which: SME		0 (0 (0	0.0%	0	0	() (0.0%	. 0	0	0	. 0	0.0%
	Retail	1	0	1 (0	1.9%	10	1	() (2.3%	10	1	0	. 0	0.0% 0 2.6% 0 12.0%
France	of which: SME		5	0	0	13.4%	5	0	() (12.2%	5	0	0	. 0	12.0%
France	Secured by mortgages on immovable property		8	1 (0	3.1%	8	1	() (3.3%	8	1	0	. 0	3.4%
	of which: SME		1	0	0	17.4%	1	. 0		0	17.2%		0	0	. 0	17.0%
	Items associated with particularly high risk		0 (0	0	5.1%	0	0	(0	15.3%		0	0	. 0	18.5%
	Covered bonds		0 (0	0	0.0%	0	0	(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	0.0%		0	0	. 0	0.0%
	Collective investments undertakings (CIU)		0 (0	0	0.0%	0	0	(0	0.0%	0	0	0	. 0	0.0%
	Equity		0 (0 (0	0.0%	0	0	() (0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0 (0 (0	0.0%	0	0	() (0.0%	0	0	0	0	0.0%
	Standardised Total	5	1 :	2 0	0	2.7%	51	. 2		0	4.8%	50	3	0	0	6.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								В	aseline Scenario							
				31/12/2018	3				31/12/2019					31/12/202	.0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	(0	0	0	0.0%	0	0	(0	0.0%	0	0	0	0	0.0%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	(0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Corporates	59	25	4	4	14.3%	58	25	4	4	14.2%	58	26	4	4	14.2%
	of which: SME	(0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Retail	8	3 0	0	0	12.1%	8	0		0	26.5%	8	0	0	0	33.1%
Luvembourg	of which: SME	1	. 0	0	0	9.9%	1	0		0	31.5%	1	0	0	0	39.7%
Luxembourg	Secured by mortgages on immovable property	- 7	2 0	0	0	5.9%	2	0	0	0	6.0%	2	0	0	0	6.0%
	of which: SME	(0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Covered bonds	(0	0	0	0.0%	0	0		0	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	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	(0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Equity	(0	0	0	0.0%	0	0		0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	69	25	4	4	14.3%	68	25	4	4	14.3%	68	26	4	4	14.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



Danske Bank

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	1,347	1	6	0	7,7%	1,340	8	3	1	8,9%	1,331	17	7 4	. 1	8,59
	Regional governments or local authorities	4,346	2	11	0	8.9%	4,334	14	7	1	6.8%	4,320	28	8	. 7	6.19
	Public sector entities	71	0	0	0	6.9%	70	0	1	0	19.6%	70	1	1 1		24.59
	Multilateral Development Banks	5	0	0	0	0.0%	5	0	0	0	9.9%	5	(0		9.19
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	(0	C	0.09
	Institutions	305	0	1	0	18.3%	303	2	1	0	13.3%	301	4	1	. 1	21.89
	Corporates	5,349	381	279	136		5,169	561	353	201						33.99
	of which: SME	635	43	41	20	45.5%	610	69	49	29					36	39.89
	Retail	2,130	151	96	63		2,096	184	111	74						38.29 2 26.29
Danske Bank	of which: SME	961	59	26		29.1%	946	74		20					22	26.29
Daliske Dalik	Secured by mortgages on immovable property	4,282	174	61	27		4,227	228	61	35	15.2%			67	40	14.89 16.99 53.09
	of which: SME	701	11	8	2	13.7%	696	16	8	2	15.9%			10	,	16.99
	Items associated with particularly high risk	109	54	39	30	55.8%	103	60	41	33	55.0%		65	42	34	53.09
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		(0		0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		(0	- C	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%		(0	- C	0.09
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%			0	0	0.09
	Securitisation															
	Other exposures	24	0	1	0	45.0%	23	1	1	0	46.4%		1	1	1	45.29
	Standardised Total	17,967	763	493	257	33.7%	17,671	1059	578	344	32.5%	17,422	1308	635	401	30.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	405		2	0	9.8%	402		1	0	9.9%			2	1	9.3%
	Regional governments or local authorities	3,179	0	8	0	0.8%	3,175	4	4	0	4.6%	3,169	10	4	0	4.3%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Corporates	165	5	4	2	32.2%	162	8	3	2	27.1%	159	11	4	3	26.8%
	of which: SME	0	0	0	0	23.2%	0	0	0	0	40.9%	0	0	0	0	40.7%
	Retail	53	2	0	0	2.2%	53	2	0	0	3.0%	52	3	0	0	3.8% 18.5%
Denmark	of which: SME	3	0	0	0	12.2%	2	0	0	0	15.1%	2	0	0	0	18.5%
Definition	Secured by mortgages on immovable property	12	1	0	0	3.1%	12	1	0	0	3.6%	12	1	0	0	3.9% 0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 13.2%
	Standardised Total	3,814	7	14	2	21.4%	3,803	18	8	3	14.8%	3,790	32	9	4	13.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1	exposure1	Non performing exposure1		Of which: from non performing exposures	exposures1		exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	90	0	1	0	0.0%			. 1	0	9.9%			1	0	9.3%
	Regional governments or local authorities	201	0	0	0	0.0%	198		1	0	4.7%			7 1	0	4.4%
	Public sector entities	43	0	0	0	0.0%			0	0	18.7%			1	0	24.4%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0	0.0%
	Institutions	1	0	0	0	18.9%	1	0	0	0	26.0%		1 (0	0	26.5% 28.3% 0.0%
	Corporates	50	0	1	0	20.0%	50	1	1	0	26.7%			1	0	28.3%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0	0.0%
	Retail	5	0	0	0	18.2%	5	0	0	0	28.4%		5 (0	0	28.8%
Sweden	of which: SME	1	0	0	0	3.4%	1	0	0	0	11.5%		1 (0	0	17.0%
Sweden	Secured by mortgages on immovable property	6	0	0	0	6.6%	6	0	0	0	6.2%		5 (0	0	6.5%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	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	0	0	0.0%) (0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	() (0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	() (0	0	0.0%
	Standardised Total	395	0	2	0	15.2%	389	6	3	1	10.2%	383	13	4	1	9.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Credit risk STA Danske Bank

									Adverse Scen	ario						
				31/12/201	.8				31/12/201	.9				31/12/202	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	615	0	3	0	9.4%	613	2	1	0	8.5%	612	2 3	3 1	(8.1%
	Regional governments or local authorities	700	0	1	0	8.8%	699	2	1	0	8.4%	697	7 3	3 1	(8.0%
	Public sector entities	28	0	0	0	6.9%	28	0	0	0	26.3%	28	3 (0	(25.2%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	(0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0) (0	(0.0%
	Institutions	0	0	0	0	18.8%	0	0	0	0	24.5%	0) (0	(26.0%
	Corporates	967	56	26	18	31.7%	942		37	24	29.9%		104	43	30	28.8%
	of which: SME	75	11	7	6	56.5%	72		9	8	50.9%			7 10	Ġ	49.1%
	Retail	865	36	10	6	15.2%	852		13	8	16.0%			14	9	15.9%
Finland	of which: SME	590		7	4	13.9%	582		9	5	13.7%			9	- 6	13.4%
i iilialiu	Secured by mortgages on immovable property	1,036		1	0	4.5%	1,033		1	1	5.4%			1	1	5.7%
	of which: SME	424	5	0	0	5.7%	423	6	1	0	6.3%		3 6	5 0	(6.4%
	Items associated with particularly high risk	1	0	0	0	14.2%	1	0	0	0	23.9%		1 0	0	(42.1%
	Covered bonds	0	0	0	0	0.0%	0	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	0	0	0.0%) (0	(0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%) (0	(0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	(0.0%
	Securitisation															
	Other exposures	0	0	0	0	33.3%	0	0	0	0	40.1%) (0	(40.1%
	Standardised Total	4,212	102	41	24	23.1%	4,168	147	52	33	22.7%	4,133	182	59	40	22.3%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	.9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing exposures1		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	55	0	0	0	4.4%	55	1	0	0	4.4%	54	1	0	0	4.2%
	Regional governments or local authorities	(0	0	0	2.0%	0	0	0	0	1.7%	0	0	0	0	1.6%
	Public sector entities	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 19.9%
	Institutions	96		0	0	0.7%	95		0	0	8.0%	94		1	1	19.9%
	Corporates	18	0	0	0	3.2%	18	0	0	0	18.1%	18	0	0	0	22.8%
	of which: SME	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Retail		1	1	1	52.9%	7	1	1	1	52.4%	7	1	1	1	51.9% 0.0%
Norway	of which: SME		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
INOI Way	Secured by mortgages on immovable property		0	0	0	15.1%	2	0	0	0	15.6%	2	0	0	0	15.2%
	of which: SME	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	(0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	(0	0	0	0.0%	0	0	0	0	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	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures		0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	179	2	1	1	36.7%	177	4	1	1	20.7%	175	6	1	1	21.9%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	trom non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -
	Central governments or central banks	68	0	0	0	0.0%	68	0	0	0	8.9%	68	0	0	0	8.3%
	Regional governments or local authorities	0	0	0	0	6.4%	0	0	0	0	9.0%	0	0	0	0	8.8%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	0	0	0	0	20.0%	0	0	0	0	28.9%	0	0	0	0	26.6%
	Corporates	0	0	0	0	7.5%	0	0	0	0	13.6%	0	0	0	0	24.5% 0.0%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	
	Retail	1		0	0	7.8%	1	0	0	0	9.9%	1	0	0	0	10.5%
Germany	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
Germany	Secured by mortgages on immovable property	1	1	0	0	4.1%	1	1	0	0	6.2%	1	1	0	0	7.1%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	70	1	. 0	0	4.9%	70	1	0	0	7.3%	70	1	0	0	8.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



AUTHORITY		Danske I								-						
									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/20	20	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks	19	0	0	0	9.3%	19	0	0	0	9.2%	19	0		0	8.7%
	Regional governments or local authorities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%		0		0	0.0%
	Multilateral Development Banks	5	0	0	0	0.0%	5	0	0	0	9.9%		0	0	0	9.1%
	International Organisations	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	Institutions	187		0	0	9.7%	187		0	0	31.8%			0	0	29.2% 7 37.7% 1 42.7%
	Corporates	2,414		164		41.5%	2,308	303		124		2,221	390			37.79
	of which: SME	267		17		44.0%	258		19	9	44.9%			22	11	42.79
	Retail	983		53	31	46.1%	970		60	37	45.8%			62	40	44.39
United Kingdom	of which: SME	294		11	8	33.3%	289			9	32.5%			14	10	31.09
Officea Kingaom	Secured by mortgages on immovable property	2,508	101	47	21	20.5%	2,484		48	25	20.3%	2,464	144	52	28	19.79
	of which: SME	247		7	1	24.9%	244		7	2	26.1%			,	3	3 25.59
	Items associated with particularly high risk	105	54	39	30	55.8%	99	60	41	33	55.1%		64	42	34	53.19
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	0.0%		0	C	0	0.09
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0.0%	0	0	0	0	0.0%		0		0	0.09
	Collective investments undertakings (CIU)	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	Equity	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0		0	0.09
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%		0	0	0	0.09
	Standardised Total	6,221	420	304	164	39.0%	6,073	568	363	219	38.5%	5,952	689	393	249	36.29

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/20:	18				31/12/201	.9				31/12/202	10	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Trom non	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks) () 0	0	0.0%	0	0	0	0	0.0%	0	0	0		0.0%
	Regional governments or local authorities) () (0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Public sector entities) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Multilateral Development Banks) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	International Organisations) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Institutions) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Corporates	17	, (0	0	8.9%	17	1	. 0	0	25.0%	16	1	1	C	24.4%
	of which: SME) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Retail		2	2 1	1	42.4%	3	2	1	1	43.3%	3	2	1	1	43.5%
Switzerland	of which: SME) 1	. 0	0	6.7%	0	1	. 0	0	10.7%	0	1	0	0	12.4%
Switzeriariu	Secured by mortgages on immovable property			0	0	0.1%	3	1	. 0	0	0.5%	3	1	0	C	0.9%
	of which: SME) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Items associated with particularly high risk) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds		0	0	0	0.0%	0	0	0	0	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	0.0%	0	0	0	C	0.0%
	Collective investments undertakings (CIU)) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity		(0	0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Securitisation															
	Other exposures) (0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Standardised Total	23	3	1 1	1	32.4%	22	3	1	1	33.0%	22	3	2	1	32.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/2020		
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of f provisions pe	Of which: from non erforming xposures	Coverage Ratio - Non performing exposures1
	Central governments or central banks	0	0	0	0	0.0%		0	0	0	8.9%		0	0	0	8.3%
	Regional governments or local authorities	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Public sector entities	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Multilateral Development Banks	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	International Organisations	0	0	0	0	0.0%	C	0	0	0	0.0%	0	0	0	0	0.0%
	Institutions	1	0	0	0	27.6%		. 0	0	0	28.9%	1	0	0	0	26.6%
	Corporates	4	0	0	0	37.6%	4	0	0	0	43.3%	4	0	0	0	42.5%
	of which: SME	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Retail	0	0	0	0	76.0%	0	0	0	0	76.5%	0	0	0	0	71.8%
United States	of which: SME	0	0	0	0	13.9%		0	0	0	20.5%	0	0	0	0	21.9%
Utilited States	Secured by mortgages on immovable property	1	0	0	0	4.7%		. 0	0	0	7.3%	1	0	0	0	8.4%
	of which: SME	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds	0	0	0	0	0.0%	0	0	0	0	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	0	0	0.0%	0	0	0	0	0.0% 0.0%
	Collective investments undertakings (CIU)	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Equity	0	0	0	0	0.0%		0	0	0	0.0%	0	0	0	0	0.0%
	Securitisation															
	Other exposures	0	0	0	0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0% 43.2%
	Standardised Total	7	- 0	- 0	0	51.2%	7	0	0	0	47.1%	7	0	0	0	43.2%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



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									Adverse Scen	ario						
				31/12/201	18				31/12/201	9				31/12/202	20	
		Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio -		Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1
	(min EUR, %)					0.0%					0.0%					0.0%
	Central governments or central banks Regional governments or local authorities		0 0	0) 0	0.0%			0		0.0%		0	- 0	- 0	0.0%
	Public sector entities		0 (0.0%					0.0%					0.0%
			0 (0	, ,	0.0%	1		0	U	0.0%		U	1 0	- 0	0.0%
	Multilateral Development Banks International Organisations		0 (0	, ,	0.0%			0	U	0.0%		U	1 0	- 0	0.0%
			0 (0	, ,	0.0%			0	U	0.0%		U	1 0	- 0	0.0%
	Institutions	3	0 0	0) 0	5.8%			0		12.4%		- 0		- 0	16.4%
	Corporates	3	3 (0		0.0%				U	0.0%		2	1	- 0	0.0%
	of which: SME		0 (0	, ,	4.3%			0	U	6.6%			- 0	- 0	7.1%
	Retail of which: SME			. 0	, ,	11.9%		1		U	14.4%		1		- 0	13.8%
France	Secured by mortgages on immovable property		5 (0	, ,	11.9%			0	U	7.5%			- 0	- 0	7.7%
	of which: SME		8 1	. 0	, ,	17.4%		1	0	U	17.0%		1	- 0	- 0	16.7%
	Items associated with particularly high risk		1 (0) 0	5.6%			0		29.9%		0	- 0	- 0	34.8%
	Covered bonds		0 (0.0%					0.0%					0.0%
			0 (0	, ,	0.0%			0	U	0.0%		U	1 0	- 0	0.0%
	Claims on institutions and corporates with a ST credit assessment			0					0	U	0.0%		U	- 0	- 0	0.0%
	Collective investments undertakings (CIU)		U (0	1 0	0.0%			0	0			0	1 0		
	Equity		u (0	1 0	0.0%	1 0		0		0.0%	- 0	- 0	1 0		0.0%
	Securitisation			_			l .		_				ļ		_	
	Other exposures		U C	0	0	0.0%			0		0.0%		0	- 0	0	0.0%
	Standardised Total	5	11 2	. 0) 0	5.5%	50	11 4	1 1		9.4%	49	1 5	.i 1	. 1	12.1%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)

								Adverse Scen	ario						
				31/12/2018				31/12/201	9				31/12/202	<u>!</u> 0	
	(min EUR, %)	Performing exposure1	Non performing exposure1	Stock of provisions performing exposures	Non performing	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Coverage Ratio - Non performing exposures1	Performing exposure1	Non performing exposure1	Stock of provisions	Of which: from non performing exposures	Non performing
	Central governments or central banks) (0 0	0.0%	0	0	0	0	0.0%	0	0	0		0.0%
	Regional governments or local authorities) (0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	Public sector entities) (0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.09
	Multilateral Development Banks) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	International Organisations) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Institutions) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Corporates	5	3 2	6	19.7%	56	27	11	6	21.0%	54	29	11	6	21.6%
	of which: SME) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.09
	Retail		3 (0	20.3%	8	0	0	0	31.2%	8	0	0	C	38.1%
Luxembourg	of which: SME		1 (0 0	12.2%	1	0	0	0	36.2%	1	. 0	0	0	44.7%
Luxembourg	Secured by mortgages on immovable property		2 (0	13.1%	2	0	0	0	12.7%	2	. 0	0	0	12.1%
	of which: SME) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Items associated with particularly high risk) (0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Covered bonds) (0	0.0%	0	0	0	0	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	0.0%	0	0	0	0	0.0%
	Collective investments undertakings (CIU)) (0 0	0.0%	0	0	0	0	0.0%	0	0	0	0	0.0%
	Equity) (0	0.0%	0	0	0	0	0.0%	0	0	0	C	0.0%
	Securitisation														
	Other exposures) (0 (0.0%	0	0	0	0	0.0%	0	0	0		0.0%
	Standardised Total	6	25	6 !	19.7%	66	27	11	6	21.0%	64	29	12	- 6	21.7%

¹ Computed as defined in paragraphs 49 and 112 of the Methodological note)



2018 EU-wide Stress Test: Securitisations

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
	STA		0	0						
Exposure values	IRB		425	425						
	Total		425	425						
	STA		0	0	0	0	0	0	0	0
REA	IRB		77	77	104	117	128	155	226	291
	Total		77	77	104	117	128	155	226	291
Impairments	Total	Total banking book others than assessed at fair value	0	0	0	0	0	0	0	0



2018 EU-wide Stress Test: Risk exposure amountsDanske Bank

	Actual	Restated	В	aseline scenario		, and a second	Adverse scenario	
(mln EUR)	31/12/2017	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Risk exposure amount for credit risk	85,889	85,773	86,359	89,153	91,035	91,559	100,533	102,934
Risk exposure amount for securitisations and re-securitisations	77	77	104	117	128	155	226	291
Risk exposure amount other credit risk	85,812	85,696	86,256	89,036	90,907	91,403	100,308	102,643
Risk exposure amount for market risk	5,083	5,083	5,083	5,083	5,083	7,138	7,751	7,740
Risk exposure amount for operational risk	10,215	10,215	10,215	10,215	10,215	10,215	10,215	10,215
Other risk exposure amounts	9	9	9	9	9	9	9	9
Total risk exposure amount	101,195	101,080	101,666	104,460	106,341	108,921	118,508	120,897



2018 EU-wide Stress Test: Capital

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A	OWN FUNDS	22,877	22,823	22,578	22,461	22,264	20,335	20,857	20,308
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	17,830	17,775	17,559	17,521	17,403	15,317	15,917	15,447
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,116	1,116	1,116	1,116	1,116	1,116	1,116	1,116
	A.1.1.1	Of which: CET1 instruments subscribed by Government	0	0	0	0	0	0	0	0
	A.1.2	Retained earnings	18,195	17,928	17,928	17,928	17,928	16,023	16,513	16,100
	A.1.3	Accumulated other comprehensive income	0	0	0	0	0	-70	-70	-70
	A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves	0	0	0	0	0	-73	-73	-73
	A.1.3.2	OCI Impact of defined benefit pension plans (gain or (-) loss)	0	0	0	0	0	3	3	3
	A.1.3.3	Other OCI contributions	0	0	0	0	0	0	0	0
	A.1.4	Other Reserves	0	0	0	0	0	0	0	0
	A.1.5	Funds for general banking risk	0	0	0	0	0	0	0	0
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	0	0	0	0
	A.1.7	Adjustments to CET1 due to prudential filters	-130	-130	-130	-130	-130	-130	-130	-130
	A.1.8	(-) Intangible assets (including Goodwill)	-903	-903	-903	-903	-903	-903	-903	-903
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-45	-46	-46	-46	-46	-776	-567	-312
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	0	0	0	0
	A.1.11	(-) Defined benefit pension fund assets	-226	-226	-226	-226	-226	-228	-228	-228
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	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	0
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-41	-41	-41	-41	-41	-41	-41	-41
	A.1.14.1	Of which: from securitisation positions (-)	-41	-41	-41	-41	-41	-41	-41	-41
	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	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	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	0
	A.1.18	(-) Amount exceding the 17.65% threshold	0	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	0
	A.1.20	CET1 capital elements or deductions - other	-226	-226	-310	-399	-503	-636	-848	-1,064
OWN FUNDS	A.1.21	Memo item: Gross cumulative IFRS 9 impact on capital (net of taxes)		-267						
	A.1.21.1	Of which: subject to transitional arrangements		-225	-181	-261	-298	-1,013	-1,266	-1,400
	A.1.21.1.1	Increase in IFRS 9 ECL provisions net of EL compared to related IAS 39 figures as at 31/12/17		287	287	287	287	287	287	287
	A.1.21.1.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2018		0	-63	52	104	1,125	1,487	1,679
	A.1.21.1.3	Increase of CET1 capital due to the tax deductibility of the amounts above		62	43	77	93	399	508	565
	A.1.22	Transitional adjustments	90	304	172	222	208	962	1,076	980
	A.1.22.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	0	0	0	0
	A.1.22.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	0	0	0	0
	A.1.22.3	Adjustments due to IFRS 9 transitional arrangements		214	172	222	208	962	1,076	980
	A.1.22.3.1	From the increased IFRS 9 ECL provisions net of EL		214	172	222	208	962	1,076	980
	A.1.22.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	0
	A.1.22.4	Other transitional adjustments to CET1 Capital Of which: due to DTAs that rely on future profitability and do not arise from temporary	90	90	0	0	0	0	0	0
	A.1.22.4.1	differences	0	0	0	0	0	0	0	0
	A.1.22.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment	0	0	0	0	0	0	0	0
	A.1.22.4.3	Of which: Transitional adjustments to CET1 Capital from unrealised gains/losses (+/-)	0	0						



2018 EU-wide Stress Test: Capital

Danske Bank

			Actual	Restated		Baseline Scenario			Adverse Scenario	
		(min EUR,%)	31/12/2017	31/12/2017	2018	2019	2020	2018	2019	2020
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,472	2,472	2,495	2,495	2,495	2,495	2,495	2,495
	A.2.1	Additional Tier 1 Capital instruments	2,495	2,495	2,495	2,495	2,495	2,495	2,495	2,495
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments	-23	-23	0	0	0	0	0	0
	A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	20,302	20,247	20,054	20,016	19,898	17,811	18,412	17,942
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,575	2,575	2,524	2,445	2,366	2,524	2,445	2,366
	A.4.1	Tier 2 Capital instruments	2,307	2,307	2,307	2,307	2,307	2,307	2,307	2,307
	A.4.2	Other Tier 2 Capital components and deductions	Ō	0	0	ō	0	0	0	0
	A.4.3	Tier 2 transitional adjustments	268	268	217	138	59	217	138	59
	A.4.3.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2	0	0	0	0	0	0	0	0
	В	TOTAL RISK EXPOSURE AMOUNT	101,195	101,080	101,666	104,460	106,341	108,921	118,508	120,897
TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included	0	0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		37	9	12	11	79	94	88
	C.1	Common Equity Tier 1 Capital ratio	17.62%	17.58%	17.27%	16.77%	16.36%	14.05%	13.42%	12.77%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio	20.06%	20.02%	19.72%	19.16%	18.71%	16.34%	15.52%	14.83%
	C.3	Total Capital ratio	22.61%	22.57%	22.21%	21.50%	20.93%	18.66%	17.59%	16.79%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	17,739	17,471	17,388	17,299	17,194	14,355	14,841	14,467
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)	20,234	19,966	19,883	19,794	19,689	16,849	17,336	16,962
	D.3	TOTAL CAPITAL (fully loaded)	22,542	22,273	22,190	22,101	21,997	19,157	19,643	19,270
		Common Equity Tier 1 Capital ratio	17.53%	17.28%	17.10%	16.56%	16.17%	13.18%	12.52%	11.97%
CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio	20.00%	19.75%	19.56%	18.95%	18.52%	15.47%	14.63%	14.03%
	E.3	Total Capital ratio	22.28%	22.04%	21.83%	21.16%	20.69%	17.59%	16.58%	15.94%
	F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2018 - 2020 period (cumulative conversions) (1)	0	0	0	0	0	0	0	0
	G	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 (2)			4,802	4,802	4,802	4,802	4,802	4,802
	G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)			0	0	0	0	0	0
Memorandum items	H.1	Total leverage ratio exposures (transitional)	460,105	460,105	460,105	460,105	460,105	460,105	460,105	460,105
	H.2	Total leverage ratio exposures (fully loaded)	460,037	460,037	460,037	460,037	460,037	460,037	460,037	460,037
	H.3	Leverage ratio (transitional)	4.41%	4.40%	4.36%	4.35%	4.32%	3.87%	4.00%	3.90%
	H.4	Leverage ratio (fully loaded)	4.40%	4.34%	4.32%	4.30%	4.28%	3.66%	3.77%	3.69%
	P.1	Capital conservation buffer	1.25%	1.25%	1.88%	2.50%	2.50%	1.88%	2.50%	2.50%
	P.2	Countercyclical capital buffer	0.55%	0.55%	0.55%	1.16%	1.16%	0.00%	0.00%	0.00%
	P.3	O-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Transitional combined buffer requirements (%)	P.4	G-SII buffer	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV	1.80%	1.80%	2.40%	3.00%	3.00%	2.40%	3.00%	3.00%
	P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer	3.60%	3.60%	4.82%	6.66%	6.66%	4.28%	5.50%	5.50%

(1) Conversions not considered for CET1 computation (2) Excluding instruments included in row F



2018 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario		
(mln EUR)	31/12/2017	31/12/2018	31/12/2019	31/12/2020	31/12/2018	31/12/2019	31/12/2020
Net interest income	3,467	3,141	3,331	3,407	3,056	3,348	3,083
Interest income	6,894	22,926	27,569	31,069	31,267	40,361	42,685
Interest expense	-3,427	-19,785	-24,238	-27,662	-28,210	-37,013	-39,602
Dividend income	27	27	27	27	14	14	14
Net fee and commission income	1,649	1,635	1,649	1,649	1,456	1,406	1,380
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	711	727	727	727	-121	426	426
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-56		
Other operating income not listed above, net	522	382	392	442	366	382	392
Total operating income, net	6,376	5,912	6,126	6,252	4,715	5,576	5,294
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	217	-394	-321	-239	-3,139	-1,423	-948
Other income and expenses not listed above, net	-3,115	-3,527	-3,389	-3,437	-4,210	-3,454	-4,504
Profit or (-) loss before tax from continuing operations	3,478	1,991	2,416	2,576	-2,634	699	-158
Tax expenses or (-) income related to profit or loss from continuing operations	-681	-658	-725	-773	730	-210	-255
Profit or (-) loss after tax from discontinued operations	0						
Profit or (-) loss for the year	2,797	1,333	1,691	1,803	-1,904	489	-413
Amount of dividends paid and minority interests after MDA-related adjustments	2,189	1,333	1,691	1,803	0	0	0
Attributable to owners of the parent net of estimated dividends	608	0	0	0	-1,904	489	-413
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
The results include distribution restrictions for MDA adjustments		No	No	No	No	No	No



2018 EU-wide Stress Test: Major capital measures and realised losses

Issuance of CET 1 Instruments 01 January to 30 June 2018	Impact on Common Equity Tier 1 mln EUR
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	-931
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 30 June 2018	Impact on Additional Tier 1 and Tier 2 mln EUR
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	644

Realised losses 01 January to 30 June 2018	min EUR		
Realised fines/litigation costs (net of provisions) (-)	0		
Other material losses and provisions (-)	0		



2018 EU-wide Stress Test

Information on performing and non-performing exposures¹

	Actual							
	31/12/2017							
		Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		
		Of which performing	Of which non-performing		On performing	On non-performing	guarantees received on non- performing	
4.1.500		but past due >30 days and <=90 days Of which: defaulted		exposures ²	exposures ³	exposures		
(min EUR)	43,067	0	0	0	0	0	0	
Debt securities (including at amortised cost and fair value) Central banks	43,067	0	0	0	0	0	0	
General governments	9,749	0	0	0	0	0	0	
Credit institutions	32,116	0	0	0	0	0	0	
Other financial corporations	1,148	0	0	0	0	0	0	
Non-financial corporations	53	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	313,787	411	6,220	3,396	544	2,159	2,913	
Central banks	47,098	0	0,220	0	0	0	2,913	
General governments	8,497	0	2	0	0	1	0	
Credit institutions	7,917	0	2	1	2	1	1	
Other financial corporations	26,224	4	170	27	0	69	13	
Non-financial corporations	94,221	267	2,633	1,710	19	959	924	
Households	129,831	140	3,413	1,658	523	1,128	1,974	
DEBT INSTRUMENTS other than HFT	356,854	411	6,220	3,396	544	2,159	2,913	
OFF-BALANCE SHEET EXPOSURES	102,158	411	350	269	87	2,139	2,913	
OFF-BALANCE SHEET EXPOSURES	102,158		350	209	8/	U	U	

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

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

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



2018 EU-wide Stress Test

Information on performing and forborne exposures¹

		Actual						
		31/12/2017						
		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures				
(mln EUR)		Of which non- performing exposures with forbearance measures		Of which on 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)	4,661	2,739	1,041	1,041	2,966			
Central banks	0	0	0	0	0			
General governments	2	2	1	1	0			
Credit institutions	1	1	1	1	0			
Other financial corporations	191	129	57	57	69			
Non-financial corporations	2,604	1,361	518	518	1,507			
Households	1,863	1,247	464	464	1,391			
DEBT INSTRUMENTS other than HFT	4,661	2,739	1,041	1,041	2,966			
Loan commitments given	284	35	0	0	0			

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