

Bank Name	Danske Bank
LEI Code	MAES062Z21O4RZ2U7M96
Country Code	DK



Capital Danske Bank

			As of 31/12/2017	As of 30/06/2018	COREP CODE	REGULATION
	A	(min EUR, %) OWN FUNDS	22,878	21,836	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	17,830	16,132	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	1,116	394	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	18,195	17,766	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3		10,195	0		
		Accumulated other comprehensive income			C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-130	-167	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-903	-914	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-45	-41	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-226	-228	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-41	-36	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Anticles 4(36), 36(1) point (b) (i) and 99 to 91 of CBR; Anticles 36(1) point (b) (ii), 243(1) point (b), 244(1) point (b) and 236 of CBR; Anticles 36(1) point b) (iii) and 375(3) of CBR; Anticles 36(1) point b) (iv) and 153(4) of CBR.
	A.1.14.1	Of which: from securitisation positions (-)	-41	-36	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
OWN FUNDS	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-226	-858	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	90	215	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CETI Capital (+/-)	90	215	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2.472	3.157	C 01.00 (r530.c010)	Article 61 of CSR
	A.2.1	Additional Tier 1 Capital instruments	2,495	3,157	C 01.00 (r540,c010) + C 01.00 (r670,c010)	PEOLE ST SE CAR
	A.2.2	(-) Excess deduction from T2 items over T2 capital	2,495	0	C 01.00 (r720,c010)	
	A.2.3	Other Additional Ter 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)	
	A.2.4	Additional Tier 1 transitional adjustments	-23	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	20,302	19,288	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,575	2,548	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,307	2,296	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	$\begin{array}{l} C \; 01.00 \; ((910,c010) + C \; 01.00 \; ((920,c010) \\ + \; C \; 01.00 \; ((930,c010) + C \; 01.00 \\ (940,c010) + \; C \; 01.00 \; ((950,c010) + C \\ 01.00 \; ((970,c010) + C \; 01.00 \; ((974,c010) + C \\ 01.00 \; ((978,c010) \end{array}) \end{array}$	
	A.4.3	Tier 2 transitional adjustments	268	252	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	в	TOTAL RISK EXPOSURE AMOUNT	101,198	101,172	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	33	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.62%	15.94%	CA3 {1}	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.06%	19.06%	CA3 (3)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.61%	21.58%	CA3 (5)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	17,740	15,917	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0.0)]	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.53%	15.74%	[D.1]/[B-B.1]	
rany loaded	F	Adjustments to CET1 due to IFRS 9 transitional arrangements		215	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements		0	C 05.01 (r440,c030)	
	F	Adjustments to 12 due to LFRS 9 transitional arrangements		33	C 05.01 (r440,c040)	
		Adjustments included in KWAS due to IFKS 9 transitional arrangements				

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not elicible from a regulatory point of view at the reporting date are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "CORP CODE" – please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Piller 3 disclosure



Leverage ratio

Danske Bank

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



Risk exposure amounts

Danske Bank

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

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



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Danske Bank

cpm (ph R)(ph R)Model actualies income6.8.9.9.43.3.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9.9		As of 31/12/2017	As of 30/06/2018
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Net other operating income /(expenses)541258TOTAL OPERATING INCOME, NET6,3752,979(Administrative expenses)2,8611,393(Depreciation)496259Modification gains or (-) losses, netn.a.0(Provisions or (-) reversal of provisions)1510.393(Commitments and guarantees given)-1550.393(Other provisions)000Of which pending legal issues and tax litigation ¹ 00Of which pending legal issues and tax litigation ¹ 00Of which pending legal issues and tax litigation ¹ 00(Increases of (-) decreases of the fund for general banking risks, net) ² 0.00(Increases of (-) decreases of other comprehensive income)00(Financial assets at an unstein subsidiaries, joint ventures and associates and non-financial assets)00(rinarinet or (-) reversal of inpairment of investments in subsidiaries, joint ventures and associates and non-non-financial assets)00(rinarinet or (-) reversal of inpairment of investments in subsidiaries, joint ventures and associates and non-financial assets)00(rinarinet or (-) loss of investments in subsidiaries, joint ventures and associates and non-financial assets)00(rol loss of investments in subsidiaries, joint ventures and associates00(rol loss of investments in subsidiaries, joint ventures and associates00(rol loss of investments in subsidiaries, joint ventures and associates00(rol loss of i	Gains or (-) losses from hedge accounting, net	2	0
TOTAL OPERATING INCOME, NET6,3752,979(Administrative expenses)0,2,6111,393(Administrative expenses)0,2,6611,593(Deprediation)1966259Modification gains or (-) losses, netn.a.0(Provisions or (-) reversal of provisions)-1539(Other provisions)000Of which provisions)000Of which restructuring1000Of which restructuring1000(Inpariment or (-) reversal of fund for general banking risks, net) ² 00(Inpariment or (-) reversal of mainment on financial assets not measured at fair value through profit or loss)-1150(Inpariment or (-) reversal of mainment on financial assets not measured at fair value through profit or loss)-117-447(Inpariment or (-) reversal of mainment of minacial assets not measured at fair value through profit or loss)-117-447(Inpariment or (-) reversal of mainment of minacial assets not measured at fair value through profit or loss)00(Inpariment or (-) reversal of mainment of minacial assets and on non-financial assets)000(of which Goodwill)00000(of which Goodwill)00000(of which Goodwill)00000(of which Goodwill)00000(of which Goodwill)00000(of the profit or (-) loss of inve	Exchange differences [gain or (-) loss], net	0	0
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(Depreciation)496259Modification gains or (-) losses, net(Provisions or (-) reversal of provisions)(Commitments and quarances given)(Commitments and quarances given)Of which perfunding lasses and tax litigation ¹	TOTAL OPERATING INCOME, NET	6,375	2,979
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(Provisions or (-) reversal of provisions)-15-39(Commitments and guarantees given)-15-39(Other provisions)009Of which pending legal issues and tax litigatin ¹ 00Of which restructuring ¹ 00(Increases of (-) decreases of the fund for general banking risks, net) ² 00(Increases of (-) decreases of the fund for general banking risks, net) ² 00(Increases of (-) decreases of the fund for general banking risks, net) ² 00(Increases of (-) decreases of the fund for general banking risks, net) ² 00(Increases of (-) decreases of the fund for general banking risks, net) ² 00(Increases of (-) decreases of the fund for general banking risks, net) ² 00(Increases of (-) decreases of the fund for general banking risks, net) ² 00(Increases of (-) decreases of the fund for general banking risks, net) ² 00(Increases of (-) decrease of the fund for general banking risks, net) ² 00(Increases of (-) decrease of the fund for general banking risks, net) ² 00(Increases of the provisions)000(Increase of (-) decrease of the fund for general banking risks, net) ² 00(Increase of (-) decrease of the provisions)000(Increase of (-) decrease of the provisions)000(Increase of (-) decrease of the provisions)000(Increase of (-) decrease of the provisions)00 <td< td=""><td>(Depreciation)</td><td>496</td><td>259</td></td<>	(Depreciation)	496	259
(Commitments and guarantees given)1539(Other provisions)000Of which pending legal issues and tax litigation100Of which restructuring1000(Increases or (-) decreases of the fund for general banking risks, net)2000(Increases or (-) decreases of the fund for general banking risks, net)2000(Increases or (-) decreases of the fund for general banking risks, net)2000(Increases or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)-217-477(Financial assets at fair value through other comprehensive income)n.a.00(Inpairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)000(of which Goodwill)000000Negative goodwill recognised in profit or loss0000Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates000PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS0000PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS0000PROFIT OR	Modification gains or (-) losses, net	n.a.	0
(Other provisions)00Of which pending legal issues and tax litigation100Of which pending legal issues and tax litigation100Of which restructuring1000(Increases or (c) decreases of the fund for general banking risks, net)2000(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)-217-477(Financial assets at fair value through other comprehensive income)n.a.00(Impairment or (-) reversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets)000(Impairment or (-) reversal of impairment or investments in subsidaries, joint ventures and associates and on non-financial assets)000(of which Goodwill)00000Negate goodwill recognised in profit or loss0000Share of the profit or (-) loss form on-current assets and disposal groups classified as held for sale not qualifying as discontinued operations000PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS2,7981,4881,488PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS000PROFIT OR (-) LOSS FOR THE YEAR000	(Provisions or (-) reversal of provisions)	-15	-39
Of which pending legal issues and tax litigation10Of which restructuring100Of which restructuring100(Increases or c) decreases of the fund for general banking risks, net)200(Impairment or c) reversal of impairment on financial assets not measured at fair value through pofit or loss)11(Financial assets at amortised cost)111(Impairment or c) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)111(of which Goodwill)000000Negative goodwill recognised in profit or loss00000Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates00000PROFIT OR (-) LOSS EFOR TAX FROM CONTINUING OPERATIONS0001,4881,488PROFIT OR (-) LOSS FOR THE YEAR0001,480	(Commitments and guarantees given)	-15	-39
Of Which restructing of the restructing of the seturction of the restruction of the restruct	(Other provisions)	0	0
Of which restructuring-10(Increases or (-) decreases of the fund for general banking risks, net)20(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)0(Financial assets at affir value through other comprehensive income)n.a.0(Financial assets at anortised cost)047(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)047(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)00(of which Goodwill)0000Negative goodwill recognised in profit or loss000Negative goodwill recognised in profit or loss000Profit or (-) loss form non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations00PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS000PROFIT OR (-) LOSS FOR THE YEAR000PROFIT OR (-) LOSS FOR THE YEAR000	Of which pending legal issues and tax litigation ¹	0	
Indecessed of updates and only determined on financial assets on measured at fair value through profit or loss)Impairment of Impairment on financial assets on measured at fair value through profit or loss)Impairment of Impairment on financial assets on measured at fair value through profit or loss)(Financial assets at anortised cost)Impairment of Investments in subsidaries, joint ventures and associates and on non-financial assets)Impairment of Impairment of Investments in subsidaries, joint ventures and associates and on non-financial assets)Impairment of Impairment of Impairment of Impairment of Impairment of Investments in subsidaries, joint ventures and associates and on non-financial assets)Impairment of Impairment of Impairment of Impairment of Impairment of Impairment of Investments in subsidaries, joint ventures and associates and on non-financial assets)Impairment of Impairment		0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)21747(Financial assets at fair value through other comprehensive income)000(Financial assets at amortised cost)n.a47(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)00(of which Goodwill)000Negative goodwill profit or loss000Negative goodwill profit or loss of investments in subsidaries, joint ventures and associates000Negative goodwill profit or (-) loss of investments in subsidaries, joint ventures and associates000Negative goodwill profit or (-) loss of investments in subsidaries, joint ventures and associates000Negative goodwill profit or (-) loss form non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations000PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS01,4881,4881,488PROFIT OR (-) LOSS FOR THE YEAR0000PROFIT OR (-) LOSS FOR THE YEAR0000 <td>(Increases or (-) decreases of the fund for general banking risks, net)²</td> <td>0</td> <td>0</td>	(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Financial assets at amortised cost)n.a		-217	-47
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)00(of which Goodwill)00000Negative goodwill recognised in profit or loss00000Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates00000Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations00000PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS0001,4881,488PROFIT OR (-) LOSS after tax from discontinued operations0000PROFIT OR (-) LOSS FOR THE YEAR0001,180PROFIT OR (-) LOSS FOR THE YEAR0000PROFIT OR (-) LOSS FOR THE YEAR0000	(Financial assets at fair value through other comprehensive income)	n.a.	0
(of which Goodwill)0Negative goodwill recognised in profit or loss00Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates22874Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations00PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS3,4781,488PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS01,180Profit or (-) loss after tax from discontinued operations00PROFIT OR (-) LOSS FOR THE YEAR00	(Financial assets at amortised cost)	n.a.	-47
Negative goodwill recipised in profit or loss00Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates22874Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations00PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS3,4781,488PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS2,7981,180Profit or (-) loss after tax from discontinued operations00PROFIT OR (-) LOSS FOR THE YEAR00	(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates22874Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations00PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS3,4781,488PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS01,180Profit or (-) loss after tax from discontinued operations00PROFIT OR (-) LOSS FOR THE YEAR00	(of which Goodwill)	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates22874Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations00PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS3,4781,488PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS2,7981,180Profit or (-) loss after tax from discontinued operations00PROFIT OR (-) LOSS FOR THE YEAR00	Negative goodwill recognised in profit or loss	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations0PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS3,4781,488PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS2,7981,180Profit or (-) loss after tax from discontinued operations00PROFIT OR (-) LOSS FOR THE YEAR00		228	74
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS1,488PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS2,7981,180Profit or (-) loss after tax from discontinued operations00PROFIT OR (-) LOSS FOR THE YEAR2,7981,180		0	0
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS 2,798 1,180 Profit or (-) loss after tax from discontinued operations 0 0 PROFIT OR (-) LOSS FOR THE YEAR 2,798 1,180		3,478	1,488
Profit or (-) loss after tax from discontinued operations 0 0 PROFIT OR (-) LOSS FOR THE YEAR 2,798 1,180			· · · · · · · · · · · · · · · · · · ·
PROFIT OR (-) LOSS FOR THE YEAR 2,798 1,180			,
		2.798	1.180
	Of which attributable to owners of the parent	2,798	1,180

⁽¹⁾ Information available only as of end of the year

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

2018 EU-wide Transparency Exercise

Market Risk Danske Bank

	SA					IM										IM						
	As of 31/12/2017	As of 30/06/2018				As of 31/1	2/2017									As of 30/06,	2018					
			VaR <i>(Memoran</i>			STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		D MIGRATION RISK ALL PRICE RISKS CAPITAL			VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE			ALL PRICE RISKS CAPITAL CHARGE FOR CTP		
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	E FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	MEACUIDE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
Traded Debt Instruments	1	0	137	57	340	101							128	37	342	91						
Of which: General risk	1	0	80	38	119	31							76	20	168	51						
Of which: Specific risk	0	0	57	19	221	70							52	17	175	40						
Equities	11	0	18	5	27	7							16	5	19	6						
Of which: General risk Of which: Specific risk	5	0	11	3	16	4							7	3	8	3						
Of which: Specific risk	6	0	7	2	10	3							8	2	11	3						
Foreign exchange risk Commodities risk	5	8 2	4	2	4	1							6	2	6	2						
Total	20	11	78	33	235	73	30	45	0	0	0	4,464	75	21	250	69	32	34	0	0	0	4,485



Credit Risk - Standardised Approach

Danske Bank

		Standardised Approach											
			As of 31/12	/2017			As of 30/06/	2018					
	(min EUK, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions				
	Central governments or central banks	74,873	67,303	7		60,542	53,966	7					
	Regional governments or local authorities	7.493	9.840	130		7.526	10.442	78					
	Public sector entities	65	81	16		64	71	14					
	Multilateral Development Banks	404	397	0		401	394	0					
	International Organisations	198	198	0		173	173	0					
	Institutions	2.199	2.191	144		2.424	2.415	222					
	Corporates	8,340	5,381	5,258		8,660	5,476	5,060					
	of which: SME	948	635	590		3.140	2.305	2.077					
	Retail	2.769	1.728	1.134		2.857	1.776	1.185					
	of which: SME	1,405	1,065	637		1,335	993	598					
Consolidated data	Secured by mortgages on immovable property	4.926	4.653	1.696		5.173	4.927	1.780					
	of which: SME	813	700	215		1,627	1,510	558					
	Exposures in default	309	182	214	110	266	172	203	87				
	Items associated with particularly high risk	293	208	313		295	200	300					
	Covered bonds	29.418	29.418	2.981		25.113	25.113	2.550					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	2,250	2,241	2,252		1,725	1,706	1,709					
	Securitisation	0	0	0		0	0	0					
	Other exposures	1,921	1,921	1,911		2,083	2,083	2,074					
	Standardised Total	135,459	125,741	16,056	161	117,303	108,914	15,180	173				

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06,	/2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
	Central governments or central banks	12,090	12,139	0		10,716	11,421	0	
	Regional governments or local authorities	3.417	5.965	0		3.600	6.770	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1.596	1.596	30		1.655	1.655	69	
	Corporates	696	290	210		977	478	289	
	of which: SME	0	0	0		4	3	3	
	Retail	43	22	16		43	23	17	
	of which: SME	9	3	2		10	2	1	
DENMARK	Secured by mortgages on immovable property	64	62	22		62	61	21	
	of which: SME	1	0	0	2	0	0	0	
	Exposures in default	5	3	4	2	1	1	1	0
	Items associated with particularly high risk	37	37	56		35	35	52	
	Covered bonds	26,515	26,515	2,689		22,709	22,709	2,307	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	2,094	2,086	2,091		1,628	1,609	1,612	
	Securitisation	1.763	1.7(2)	1.763		1.031	1.031	1.021	
	Other exposures	1,/63	1,763	1,/63		1,921	1,921	1,921	
	Standardised Total ²				8				0

Standardised Total
 Compare exposure, wile forces within the constraint any effect due to endit conversion factors or order ink impation techniques (e.g. substitution effects).
 Ordinal exposure, take adjustments and provisions per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVAe) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

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			Standardised Approach										
			As of 31/12	2/2017			As of 30/06/	2018					
	(min E48. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustme and provision				
	Central governments or central banks	12,107	10.325	0		9.710	8.311	0					
	Regional governments or local authorities	1,966	1,765	0		1.854	1.595	0					
	Public sector entities	0	31	6		0	24	5					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	ō	0	0		0	0	0					
	Institutions	3	1	0		2	2	0					
	Corporates	65	37	37		58	29	29					
	of which: SME	0	0	0		0	0	0					
	Retail	10	3	2		7	2	2					
	of which: SME	4	1	0		4	2	1					
SWEDEN	Secured by mortgages on immovable property	20	20	7		48	48	16					
	of which: SME	0	0	0		27	27	9					
	Exposures in default	0	0	0	0	0	0	0					
	Items associated with particularly high risk	0	0	0		0	0	0					
	Covered bonds	1,696	1,696	170		1,562	1,562	156					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	8	8	8		8	8	8					
	Securitisation												
	Other exposures	4	4	4		1	1	1					
	Standardised Total ² sure value, is reported before taking into account any effect due to credit conversion factors or credit risk				0								

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
	(min EUR %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmen and provisions ¹
	(min EUR, %) Central governments or central banks	2,030	967	0		1.588	577	0	
	Regional governments or local authorities	2,030	233	47		218	180	36	
	Public sector entities	231	235			218	100	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		ő	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	8	5	5		13	8	8	
	of which: SME	0	0	0		0	0	0	
	Retail	3	2	1		3	2	2	
	of which: SME	0	0	0		0	0	0	
NORWAY	Secured by mortgages on immovable property	21	21	7		21	21	7	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	1	1	1		0	0	1	
	Covered bonds	457	457	46		270	270	27	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	57	57	57		58	58	58	
	Securitisation						-		
	Other exposures Standardised Total ²	3	3	3	0	5	5	5	0

Original exposure, unitile Exposure wate, is reported force billing into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
 Original exposure, unitile Exposure wate, is reported force billing into account any effect due to credit conversion factors or credit risk unitgation techniques (e.g., substitution effects).
 Original exposure, unities advantances and anovicous executive accudes those for accounters and these technicitys related to the executive accudes these for accumication advanteres (AVA) and other own funds reductors related to the execute credit risk advantments.



Credit Risk - Standardised Approach

Danske Bank

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06,	2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustmer and provisions
	Central governments or central banks	7.433	8.146	0		4.622	5.269	0	
	Regional governments or local authorities	1,344	1,411	0		1,522	1,575	0	
	Public sector entities	65	50	10		64	48	10	
	Multilateral Development Banks	86	86	0		85	85	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	37	36	1		14	10	1	
	Corporates	1,497	937	932		1,467	899	855	
	of which: SME	124	77	69		607	386	343	
	Retail	1,024	876	549		1,073	901	584	
	of which: SME	729	604	345		660	516	295	
FINLAND	Secured by mortgages on immovable property	1,070	1,046	423		1,118	1,073	426	
	of which: SME	444	429	120		1.051	1.023	392	
	Exposures in default	62	34	48	18	51	34	48	15
	Items associated with particularly high risk	1	1	1		9	8	12	
	Covered bonds	212	212	21		125	125	13	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	9	9	13		1	1	1	
	Securitisation								
	Other exposures	12	12	12		19	19	19	
	Standardised Total ²				19				30

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

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			Standardised Approach									
			As of 31/12	/2017			As of 30/06,	/2018				
	(min EUK. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	27,143	25,952	0		18.089	18,153	0				
	Regional governments or local authorities	0	0	0		66	66	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	1	0	0		0	0	0				
	Corporates	1	0	0		1	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail	2	0	0		2	0	0				
	of which: SME	0	0	0		0	0	0				
GERMANY	Secured by mortgages on immovable property	3	3	1		3	3	1				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	140	140	14		90	90	9				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Securitisation											
	Other exposures	0	0	0		0	0	0				
	Standardised Total ²				0				0			

¹⁰ Orlyinal exposure, while: Exposure while, are proved bother taking in the account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
¹⁰ Orlyinal exposure, while: Exposure while, are provided bother taking in the account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
¹⁰ Total value adjustments and provisions per country of counterparty excludes those for securitation exposures, additional valuation adjustments (AVAc) and other own funds reductions related to the exposures, but includes general credit risk adjustments.
¹⁰

					Standardis	ed Approach								
			As of 31/12	/2017			As of 30/06/	2018						
(min EUK, %)		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
Central governments or central banks		5,046	3,548	0		5,665	4,190	0						
Regional governments or local authorities		189	189	38		0	0	0						
Public sector entities		0	0	0		0	0	0						
Multilateral Development Banks		15	8	0		14	7	0						
International Organisations		0	0	0		0	0	0						
Institutions		64	64	13		75	75	15						
Corporates		3.753	2.495	2.478		4.144	2.664	2.494						
of which: SME		470	261	244		2,271	1,679	1,507						
Retail		1.320	652	448		1.382	690	474						
of which: SME		527	359	228		541	381	242						
JNITED KINGDOM Secured by mortgages on immovable property		2.962	2.724	951		3.173	2.979	1.037						
of which: SME		326	232	79		516	428	144						
Exposures in default		144	92	106	51	129	82	92	46					
Items associated with particularly high risk		251	167	251		248	154	231						
Covered bonds		211	211	21		217	217	22						
Claims on institutions and corporates with a ST credit asses	sment	0	0	0		0	0	0						
Collective investments undertakings (CIU)		0	0	0		0	0	0						
Equity		16	16	17		16	16	16						
Securitisation														
Other exposures		70	70	70		73	73	73						
Standardised Total ² Original exposure, unlike Exposure takes is reported before taking into account any effect due to credit conversion					88				101					

Standardised Total² ⁽¹⁾ Original exposure, unlike Exposure, ⁽²⁾ Total value adjustments and no account any effect due to credit conversion factors or credit risk eral credit risk adit

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06/	2018	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %)								
1	Central governments or central banks	624	624	0		1.313	1.313	0	
	Regional governments or local authorities Public sector entities	0	0	0		U	0	0	
		0	0 51	0		0	39	0	
	Multilateral Development Banks International Organisations	51	51	0		40	39	0	
	International Organisations	0	0	U		0	0	U	
	Corporates	1	1	0		1	1	0	
	of which: SME	3	3	2		3	3	2	
	Retail	0	0	0		U	0	0	
	of which: SME	1	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	2	2	1		2	2	1	
UNITED STATES	of which: SME	3	3	1		2	5	1	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	ő	0	0		0	0	0	
	Collective investments undertakings (CIU)	ő	0	0		0	0	0	
	Equity	24	24	24		1	1	1	
	Securitisation	21	2.1	2.1					
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

⁽⁴⁾ Onlianal exosume, unlike: Exosume value, is recorted before takino into account any effect due to credit conversion factors or credit risk mitioaation techniques (e.g., substitution effects).
⁽²⁾ Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AVMs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.



Credit Risk - Standardised Approach

Danske Bank

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUE, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustment and provisions ²
	Central governments or central banks	643	643	0		1.452	1.027	0	
	Regional governments or local authorities	8	8	4		7	7	4	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	40	30	30		28	10	10	
	of which: SME	0	0	0		3	1	1	
	Retail	38	34	25		37	34	25	
	of which: SME	32	30	23		32	31	23	
IRELAND	Secured by mortgages on immovable property	19	19	7		18	17	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	24	6	6	19	15	4	4	11
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				19				11

To Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk influstation techniques (e.g., substatution effect).
 Control of the advance of the exposure value of the exposure of the exposure, but includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	2/2017			As of 30/06,	/2018	
	(min EUR, %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	160	160	0		159	159	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	252	252	0		262	262	0	
	International Organisations	179	179	0		162	162	0	
	Institutions	0	0	0		0	0	0	
	Corporates	94	66	66		93	66	66	
	of which: SME	0	0	0		39	39	39	
	Retail	21	7	5		24	8	5	
	of which: SME	9	2	1		11	3	1	
LUXEMBOURG	Secured by mortgages on immovable property	3	3	1		4	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	32	32	32		3	3	3	
	Securitisation								
	Other exposures	4	4	4		3	3	3	
	Standardised Total ²				2				1

Control exposure, while Exposure who is readed before taking in the scorat any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 Control exposure, the includes general credit risk adjustments.

					Standardis	ed Approach			
			As of 31/12	/2017			As of 30/06/	2018	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		20	20	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	20	20	0		11	11	0	
	Institutions	0	0	0		0	0	0	
	Corporates	40	9	9		45	10	10	
	of which: SME	0	0	0		0	0	0	
	Retail	15	2	1		16	3	2	
	of which: SME	0	0	0		0	0	0	
SWITZERLAND	Secured by mortgages on immovable property	4	4	1		4	4	1	
	of which: SME	1	1	0		1	0	0	
	Exposures in default	2	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	23	23	5		23	23	5	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	6	6	6		6	6	6	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				1				1

Characterization of the second s



Credit Risk - IRB Approach Danske Bank

								IRB Appro	ach					
					As of 31/12	/2017					As of 30,	06/2018		
			Original Exposure Exposure Value ¹ Of which: defaulted ²⁷ defaulted					Value adjustments and	Original Exposure ¹		Exposure Value ¹	e Risk exposure amount		Value adjustment and
		(min EUR, %)			Value*			provisions		Of which: defaulted	Value*		Of which: defaulted	provisio
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institut		17,435	1	14,927	2,296	0	3	16,884	1	14,033	2,178	0	5
	Corpora		174.931	2.196	138.662	45.191	1.516	1.533	180.593	1.977	143.121	45.058	1.499	1.737
		Corporates - Of Which: Specialised Lending	99	3	99	32	2	2	98	2	97	32	1	2
		Corporates - Of Which: SME	28.916	351	21.701	4.193	321	183	75.049	1.313	61.800	20.685	1.091	1.201
	Retail		133,438	1,263	122,861	21,074	2,627	774	134,637	1,146	124,137	21,610	2,385	840
		Retail - Secured on real estate property	107.083	716	105.725	17.131	1.987	186	114.136	782	112.422	18.889	2.204	362
		Retail - Secured on real estate property - Of Which: SME	5,474	65	5,271	1,029	185	27	4,397	53	4,202	851	150	31
Consolidated data		Retail - Secured on real estate property - Of Which: non-	101,609	651	100,454	16,102	1,803	159	109,739	729	108,220	18,038	2,054	331
		Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	26.355 2.541	548 73	17.136	3.943 547	640	588 63	20.501 2.210	364	11.715 1.610	2.722 562	181 120	478 72
		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	2,541 23.814	475	1,8/6	3.396	101 539	525	2,210	54 300		2.159	120	405
	Equity	Retail - Other Retail - Of Which: hon-smc	23.814	4/5	15.261	3.396	539	525	18.291	300	10.105	2.159	61	405
	Securiti	ation	467	0	467	77		0	436	0	436	74		0
		on credit-obligation assets	407		-10/	1.108			964			1.549		1 °
	TRB Tot					69.747						70,468		

							IRB Approa	ach					
				As of 31/12,	2017					As of 30/	06/2018		
		Original Exp	sure1	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	aure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1.512	0	1.377	201	0	2	1.627	0	1.495	151	0	0
	Corporates	80,052	1,339	64,356	19,101	1,129	1,194	81,589	1,208	65,195	18,621	1,116	1,069
	Corporates - Of Which: Specialised Lending	67	3	67	22	2	2	66	2	66	22	1	2
	Corporates - Of Which: SME	21.158	293	14.953	2.184	282	145	46.846	1.076	36.851	11.899	987	926
	Retail	84,441	612	79,252	13,050	1,001	631	84,935	574	79,745	13,280	911	631
	Retail - Secured on real estate property	71.743	330	70.852	11.386	929	169	73.875	351	72.850	11.992	884	298
	Retail - Secured on real estate property - Of Which: SME	4,113	48	3,940	796	136	25	4,020	43	3,846	759	121	28
DENMARK	Retail - Secured on real estate property - Of Which: non-	67,630	283	66,912	10,589	794	144	69,855	309	69,003	11,233	762	270
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12.698	282	8.400	1.665	71	462	11.060	222	6.895	1.288	27	334
	Retail - Other Retail - Of Which: SME	1,158	35	801	207	13	37	1,078	29	761	218	13	44
	Retail - Other Retail - Of Which: non-SME	11.541	246	7.599	1.457	59	424	9.982	194	6.134	1.070	15	290
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach			Of which: Of which: I 0 0 0 0 0 0.886 10.447 37 0 0 1 1.886 10.447 37 0 0 1 1.411 3.917 18 3 126 1.53 179 18 1.59 1.153 79 18 2 1 128 2 1 128 2 1 128 2 1 128 2 1 128 2 1 128 2 1 128 1		
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	provisions		Of which: defaulted	Value ⁻			provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,230	0	917	177	0	0	1,360	0	1,022		0	0
	Corporates	38.647	50	31.478	10.870	51	50	38.866	39	31.886	10.447		98
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3.640	21	3.399	870	37	13	12.795	22	11.411			47
	Retail	16,476	61	13,619	1,625	140	24	15,862	51	13,439			59
	Retail - Secured on real estate property	11.486	38	11.455	1.133	101	6	11.613	32			79	27
CIMEDEN	Retail - Secured on real estate property - Of Which: SME		7	965	146	19	2	123	1			2	1
SWEDEN	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	10,512	30	10,490	986	82	4	11,489	31	11,449	1,125	77	26
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	493		0	0	0	0	0	0	
	Retail - Other Retail Retail - Other Retail - Of Which: SME	4.990 927	24 11	2.164	493	39 15	18	4.250	19				32 12
	Retail - Other Retail - Of Which: SHE	4.063	12	1.409	298	24	9	3.557					20
	Equity	4.065	12	1.409	298	24	9	3.337	11	1.321	200	24	20
	Securitisation	0	0	0	0	0	0	0	0	Ū	0	0	, in the second se
	Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach					
				As of 31/12/	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure Value ¹	Risk expo	ure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	447	0	437	52	0	0	953	0	944	67	0	0
	Corporates	21,529	285	17,382	6,541	142	164	22,737	313	18,120	6,405	102	350
	Corporates - Of Which: Specialised Lending	27	0	27	7	0	0	28	0	27	6	0	0
	Corporates - Of Which: SME	2,223	6	1,807	588	1	8	6,821	85	6,055	2,021	72	99
	Retail	17.554	55	15.943	3.242	191	18	18.923	57	16.987	3.558	216	36
	Retail - Secured on real estate property	13,296	38	12,893	2,756	180	6	15,967	44	15,498	3,176	213	15
	Retail - Secured on real estate property - Of Which: SME	246	2	233	50	8	0	157	2	149	39	11	1
NORWAY	Retail - Secured on real estate property - Of Which: non-	13,050	36	12,660	2,705	172	6	15,810	42	15,349	3,137	202	14
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,258	17	3,050	487	11	12	2,956	13	1,489	381	4	21
	Retail - Other Retail - Of Which: SME	226	4	152	44	4	3	209	3	145	47	3	5
	Retail - Other Retail - Of Which: non-SME	4,033	14	2,897	443	7	9	2,747	10	1,345	334	1	17
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total												



Credit Risk - IRB Approach

Danske	Bank	

								IRB Appro	ach			Value* Of which: catalities 0 0 0 21 6 0 1047 4.954 0 1336 1.922 0 12.981 2.932 1.114 11.637 2.373 1.611 176 20 0 0 11.617 2.373 995 0 0 0 0 1288 509 103 150 115 8.2		
					As of 31/12	2017					As of 30,	06/2018		
			Original Exp	osure1	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹		Risk expos	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value*			
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti	ions	68	0	50	12	0	0	40	0	21	6	0	0
	Corpora		14.722	167	10.184	4.341	0	51	14.152	131	10.477	4.987	0	70
		Corporates - Of Which: Specialised Lending	4	0	4	4	0	0	4	0	4	4	0	0
		Corporates - Of Which: SME	1.487	29	1.306	506	0	14	4.014	112			0	59
	Retail		13,843	507	13,044	2,920	1,268	81	13,813	441	12,981	2,902	1,114	86
		Retail - Secured on real estate property	9.733	299	9.713	1.664	751	1	11.856	344	11.693			15
		Retail - Secured on real estate property - Of Which: SME	128	8	119	31	22	0	84	7	76			1
FINLAND		Retail - Secured on real estate property - Of Which: non-	9,606	291	9,594	1,634	730	1	11,772	337	11,617	2,373	995	14
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	4.110	209	3.331	1.255	517	80	1.957	97	1.288	509		71
		Retail - Other Retail - Of Which: SME	224	22	165	100	69	13	216	24				12
		Retail - Other Retail - Of Which: non-SME	3.885	187	3.167	1.156	448	67	1.741	73	1.138	394	21	59
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securiti													
	Other ne	on credit-obligation assets												(
	IRB Tot	al												

								IRB Approa	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Expo	sure1	Exposure Value ¹	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(min EUR, %)			Of which: defaulted	Value ⁻		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		1,468	0	1,290	194	0	0	1,678	0	1,472	199	0	0
	Corporates		2.591	9	1.424	439	7	3	2.733	3	1.301	423	2	5
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME		20	0	19	14	0	1	63	3	58	51	2	4
	Retail		98	5	83	29	2	4	92	2	79	22	1	2
	Retail - Secured on real estate property		67	1	66	26	2	1	67	1	67	19	1	1
	Retail - Secured on real estate propert		2	0	2	1	0	0	2	0	2	1	0	0
GERMANY	Retail - Secured on real estate propert	y - Of Which: non-	65	1	64	25	2	1	66	1	65	19	1	1
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		31	4	17	3	0	4	25	1	12	3	0	1
	Retail - Other Retail - Of Which: SME		3	0	2	1	0	0	4	0	2	1	0	0
	Retail - Other Retail - Of Which: non-S	ME	28	4	15	3	0	4	21	1	10	2	0	1
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation													
	Other non credit-obligation assets													
	IRB Total													

							IRB Appro	ach					
				As of 31/12,	2017					As of 30/	06/2018		
		Original Exp	osure1	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3,121	0	2,984	400	0	0	2,169	0	2,009	377	0	0
	Corporates	3.126	0	2.410	662	1	0	3.932	0	3.195	833	0	8
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	178	0	38	5	0	0	991	0	827	242	0	7
	Retail	198	2	173	30	1	1	182	2	166	28	1	2
	Retail - Secured on real estate property	126	1	123	22	1	0	123	0	123	22	1	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	2	0	2	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	125	1	122	22	1	0	122	0	121	22	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	71	1	50	9	0	1	59	1	44	6	0	2
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	71	1	49	8	0	1	58	1	43	6	0	2
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												1
	Other non credit-obligation assets												
	IRB Total												1

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	06/2018		
		Original Exp	sure1	Exposure	Risk expo	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	958	0	902	123	0	0	670	0	616	132	0	0
	Corporates	2.291	4	1.437	630	2	0	2.425	0	1.585	711	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2	0	0	0	0	0	34	0	23	16	0	0
	Retail	183	2	164	41	5	1	171	1	157	74	2	4
	Retail - Secured on real estate property	128	2	126	28	5	0	122	1	121	24	2	0
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: non-	127	2	124	28	5	0	122	1	121	23	2	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	55	1	39	13	0	0	48	0	36	50	0	4
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	55	1	39	13	0	0	48	0	36	50	0	4
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
exposure, unlike Exposure value, is reporte	IRB Total												



Credit Risk - IRB Approach

Danske	Bank	

								IRB Appro	ach					
					As of 31/12/	2017					As of 30/	06/2018		
			Original Exp	osure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
		banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Instituti	ions	71	0	66	21	0	0	70	0	64	8	0	0
	Corpora		1.978	17	1.274	257	19	8	2.616	12	1.838	281	12	5
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	2	2	1	0	0	2	503	12	491	38	12	5
	Retail		10	0	10	2	0	0	15	0	12	3	0	0
		Retail - Secured on real estate property	9	0	9	2	0	0	9	0	9	2	0	0
		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
IRELAND		Retail - Secured on real estate property - Of Which: non-	8	0	8	2	0	0	8	0	8	2	0	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	2	0	1	0	0	0	6	0	4	1	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	5	0	3	1	0	0
		Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	2	0	1	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Securitie Other ne	sation on credit-obligation assets												
	IRB Tot													1

							IRB Appro	ach					
				As of 31/12	2017					As of 30/	/06/2018		
		Original Exp	osure1	Exposure Value ¹	Risk expos	sure amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk expo	sure amount	Value adjustments and
	(min EUR. %)		Of which: defaulted	Value ⁻		Of which: defaulted	provisions		Of which: defaulted	Value ⁻		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	332	0	64	5	0	0	852	0	185	23	0	0
	Corporates	1,998	0	1,736	244	0	0	2,643	0	2,187	272	0	0
	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	0	0	58	0	41	10	0	0
	Retail	32	0	27	6	0	0	37	0	29	6	0	0
	Retail - Secured on real estate property	24	0	24	5	0	0	26	0	26	5	0	0
	Retail - Secured on real estate property - Of Which: SM		0	1	0	0	0	1	0	1	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: no	n- 24	0	23	4	0	0	25	0	25	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	4	1	0	0	11	0	3	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	8	0	4	1	0	0	11	0	3	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation Other non credit-obligation assets												
	IRB Total												

							IRB Appro	ach					
				As of 31/12,	2017					As of 30/	06/2018		
		Original Exp	osure ¹	Exposure	Risk expo	sure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	3.095	0	3.059	26	0	0	2.569	0	2.534	17	0	0
	Corporates	780	0	563	66	0	1	873	0	674	57	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5	0	5	0	0	0	125	0	125	15	0	0
	Retail	76	3	72	17	3	2	82	3	72	15	2	3
	Retail - Secured on real estate property	62	2	61	14	2	2	67	3	66	14	2	2
	Retail - Secured on real estate property - Of Which: SMI		0	0	0	0	0	0	0	0	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non	62	2	61	14	2	2	67	3	66	14	2	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	14	1	11	3	1	0	16	0	6	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	14	1	11	3	1	0	16	0	6	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

Sovereign Exposure

Danske Bank

(min EUR)									As of 31	/12/2017								
				Memo: brea	akdown by acco	ounting portfo	olio											
Country / Region	Financial a	ssets: Carryin		Held for trading ¹			Designated at fair value			Available-for-			Loans and		1	Held-to- maturity		
		of which: loans and advances	of which: debt securities	trading	of which: Loans and advances	of which: Debt securities	through profit or loss ²	of which: Loans and advances	of which: Debt securities	sale ³	of which: Loans and advances	of which: Debt securities	Receivables ⁴	of which: Loans and advances	of which: Debt securities	investments	of which: Loans and advances	of which: Debt securities
TOTAL - ALL COUNTRIES	27,253.5	8,495.3	18,758.2	8,959.7	0.0	8,959.7	3,190.9	1,106.2	2,084.7	162.5	0.0	162.5	7,389.1	7,389.1	0.0	7,502.5	0.0	7,502.5
Austria	1,194.8	0.0	1,194.8			•	•		•	•			•			•		
Belgium	997.0	0.0	997.0															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	19.1	0.0	19.1															
Denmark	4,773.2	3,245.4	1,527.9															
Estonia	0.0	0.0	0.0															
Finland	2,874.2	713.3	2,160.9															
France	2,756.4	0.0	2,756.4															
Germany	1,239.7	49.5	1,190.3															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	523.5	71.7	451.9															
Italy	1,092.6	0.0	1,092.6															
Latvia Lithuania	0.0	0.0	0.0															
Luxembourg	0.0	0.0	0.0															
Malta	0.0	0.0	0.0															
Netherlands	999.3	0.0	999.3															
Poland	0.0	0.0	0.0															
Portugal	33.4	0.0	33.4															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	1,640.0	0.0	1.640.0															
Sweden	4,999.6	3,149.2	1,850.4															
United Kingdom	1,657.0	858.4	798.6															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	914.8	354.6	560.2															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	1,485.4	0.0	1,485.4															
Other advanced economies non EEA	1.1	1.1	0.0															
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0															
Middle East	0.0	0.0	0.0															
Latin America and the Caribbean	0.1	0.1	0.0															
Africa	43.4	43.4	0.0															
Others	8.7	8.7	0.0															
Note:																		

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

Revicas: Other advanced non EEA: Israel, Korea, New Zealand,, Russia, San Marino, Singapore and Taiwan. Other CEE non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other Advanced non EEA: Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Defined East: Bain, Dibout, Russia, San Marino, Singapore and Taiwan. Latin America: Agentina, Beiter, Beit

⁽¹⁾ Includes "Trading financial assets" portfolio for banks reporting under GAAP

(2) Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

(3) Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

(4) Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

EBA BANKING AUTHORITY

	-	Danske Bank												
							As of 30/06/2018	1						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance st	neet exposures	
								Derivatives with pos	dalara dia kaominina	Devicestives with	negative fair value	OII-Dalance Si	leet exposures	
								Derivatives with pos	stive fair value	Derivatives with	i negative fair value			
														Bislawsishts d
		Total gross camping amount of non	Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [0	0	0	0	0	0							
[3M - 1Y [[1Y - 2Y [382 26	382 26	15	0	0	367 25	0	0 0 0	0	0	0	0	
[2Y - 3Y [Austria	149	149	95	0	0	55	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [239 97	239 97	68 97	0	0	171 0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [13 906 59	13 906	13 289	0	0 0	0 617	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [599 103 108	599 103	263 19	0	0	336 84	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Belgium	108 0 69	108 0 69	80 0 69	0	0	28 0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		76 1,014	76 1,014	76 567	0	0	0 447	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y]	Bulgaria													
[5Y - 10Y [[10Y - more Total														
[0-3M] [3M-1Y]														
[1Y - 2Y] [2Y - 3Y]	Cyprus													
13Y - 5Y 1 15Y - 10Y 1 10Y - more														
Total [0 - 3M [[3M - 1Y [
[1Y - 2Y [[2Y - 3Y]	Czech Republic													
[3Y - 5Y] [5Y - 10Y]	czech kepublic													
[10Y - more Total [0 - 3M [[3M - 1Y]		1,536	1,544	69	0	0	1,384 429	3	478	1	117	1.393	0	
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [1,536 665 654 1,176	1,544 657 654 1,176	0 4 900	0	0 0 206	429 59 69	4 21 20	478 68 602 474	1 26 35	117 16 343 474	1.393 82 1	0	
[3Y - 5Y] [5Y - 10Y]	Denmark	188 800	188 800	3 679	0	0	41 78 522	4	163	0	0	0	0	
[10Y - more Total		1,145 6,164	1,145 6,164	32 1,688	0	0 206	522 2,582	182 253 0	303 1,757 3,844 0	157 120 341 0	1.488 1,197 3,636	1 1,477 68	0	146
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
15Y - 10Y I [10Y - more Total		0	0	0	0	0	0	0	0	0	0	0 68	0	0



		Danske Bank					As of 30/06/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balan	ice sheet	
												Off-balance sh	eet exposures	
				[Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-117] [1Y-27] [2Y-37] [3Y-57] [5Y-107] [10Y-more Total	Finland	997 27 468 93 235 663 159 2,642	997 27 468 93 235 663 663 159 2,642	263 0 150 52 91 279 58 893		0 0 0 0 0 0 0 0	306 13 299 41 143 384 100 1,285	49 8 27 39 86 13 96 318	4.351 550 784 1.381 809 591 842 9,309	20 9 19 2 3 18 79	1.698 949 408 1.555 30 6 195 4,841	1.175 57 15 0 46 5 33 1,331		95
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	France	155 1,138 334 100 603 43 113 2,487	155 1,138 334 100 603 43 113 2,487	155 395 95 100 299 43 113 1,200			0 743 239 0 305 0 0 1,287			000000000000000000000000000000000000000				0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more	Germany	2,145 180 505 218 397 521 196 2,162	2,485 145 180 505 218 397 521 196 2,162	1/200 87 96 494 173 263 503 196 1,811		0 0 12 46 0 11 0 69	2/25 58 50 0 134 0 0 242	14 22 53 40 94 85 72 380	244 1,217 1,270 802 1,367 1,804 334 7,038	0 56 20 2 52 66 127 323	0 549 368 110 530 1,399 325 3,281			0
Total [0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Croatia						0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0					0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Greece			0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0	
Total [3M - 1Y] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hungary									3		~	3	
I O - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Ireland	207 367 73 228 62 40 1,105	207 369 124 48 190 62 40 40 1,040	1 289 0 189 27 40 546			75 78 127 73 40 35 0 428	7 0 4 37 19 14 0 81	596 0 245 894 432 297 0 2,463	0 10 2 0 0 0 0 12	40 161 229 226 0 0 0 556	850 25 0 0 0 0 0 875		11



2018 EU-wide Transparency Exercise

		Danske Bank												
							As of 30/06/2018							
						Dire	ct exposures							
	() () ()			On balance sl	1eet				Derivat	tives		Off bala	1ce sheet	
	(mln EUR)		1						20.110			011 5414		
												Off-balance sl	neet exposures	
								Derivatives with	positive fair value	Derivatives with	negative fair value			
														Risk weighted
			Total carrying amount of non-derivative financial assets (net of short positions)											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets	of which: Financial assets at	of which: Financial assets at							
				held for trading	designated at fair value	fair value through other	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					through profit or loss	comprehensive income								
[0-3M] [3M-1Y] [1Y-2Y]		2 0	2 0	2	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [Italy	84 0	84 0	84 0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y]	Italy	463 429	463 429	463 429 173	0	0	0	0	0	0	0	0	0	
[10Y - more Total		173 1,151	173 1,151	173	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	0	0	60 0	0	
[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	ő	0	0	0	ő	0	
[3Y - 5Y [[5Y - 10Y]	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0 60	0	
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	70	0	0
[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [0	0	0	0	0	0 0	0 0	0	0	0	70 0	0	0
[3M - 1Y [[1Y - 2Y [0 162	0 162	0	0	0	0 162	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y]	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [162	162	0	0	0	162	ō	ō	ō	Ō	ō	Ō	0
[0-3M[[3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [Malta													
[5Y - 10Y [
[10Y - more Total			, A.S.	*			100							
[0 - 3M [[3M - 1Y [132 366 27	127 366	2 38	0	0	130 328 25 86 140	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Netherlands	27 86	2 30	2 0	0	0	25 86	0	0	0	0	0	0	
13Y - 5Y 1 15Y - 10Y 1	neuronanas	86 409 178	387 178	269 178	0	0	140 0	0	0	0	0	0	0	
[10Y - more Total		39 1,237	39 1,129	39 528	0	0	0 709	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0	0	0	0	0	0	
13Y - 5Y 1 15Y - 10Y 1	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0
Iotai		. 0	. 0	0	0	0	, U	v		J			U	, v

		Danske Bank					As of 30/06/2018	1						
						Dire	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	n negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y]		0 2 3	0 2 3	0 2 3	0	000	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Portugal	2 2 27 19 56	2 2 27 19 56	2 2 27 19 56	0 0 0 0	0 0 0	0 0 0	0 0 0	0	0 0 0 0	0	0	0	
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Romania	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0			000000000000000000000000000000000000000	0 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovenia	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Spain	0 26 61 318 0 1,268 153 1,826	0 26 61 318 0 1,268 153 1,826	0 40 318 0 1,268 153 1,779	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 26 21 0 0 0 0 47	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0	0 0 0 0 0 0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	1,571 1,576 27 137 361 45 223 3,240	1,571 869 27 137 321 19 118 3,062	148 870 1 7 90 21 223 1,360		0 0 65 27 0 9 2	6 12 64 227 23 0 336	482 82 80 29 84 96 4 860	15.398 3.524 1,122 486 866 1.278 47 22,721	42 56 45 53 48 4 0 249	3.797 2.443 634 963 1.038 349 0 9,225	1.903 48 144 112 230 0 0 2,436		31
IO - 3M [I 3M - 1Y [I 1Y - 2Y [[2Y - 3Y [I 3Y - 5Y [[5Y - 10Y [I 10Y - more Total	United Kingdom	6269 53 332 159 218 132 211 1,804	698 53 332 159 218 132 211 211 1,802	137 26 144 1 0 39 0 346			562 27 188 158 218 93 211 1,458	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 187 187	0 0 0 0 0 0 0 0 0 0		844 0 0 0 0 50 15 909		



EBA treater 2018 EU-wide Transparency Exercise

		Danske Bank												
							As of 30/06/2018							
						Dire	ct exposures							
	(min EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			-
			Total country of											Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non-	Total carrying amount of non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost							
[0-3M] [3M-1Y] [1Y-2Y]														
[1Y - 2Y [[2Y - 3Y] [3Y - 5Y]	Iceland													
13Y - 5Y 1 15Y - 10Y 1 [10Y - more Total														
Total [0 - 3M [[3M - 1Y]														
[1Y - 2Y [[2Y - 3Y [Liechtenstein													
[3Y - 5Y] [5Y - 10Y] [10Y - more														
Total [0 - 3M [[3M - 1Y [212 436	212	0	0	0	212	0	27	14 10	316	91	0	
[1Y - 2Y] [2Y - 3Y]	Norway	104 375 162	212 436 104 375 162 380	436 102 366 146 380	0	0	1 9	5 6 16	27 172 136 253 297 442	10 27 24 37	316 445 471 302 455 630	105 127 204	0	
[3Y - 5Y [[5Y - 10Y [[10Y - more	Norway	162 380	162 380	146 380	0	0	16 0	16 18 20	297 442	37	455 630	204 0	0	
Total [0 - 3M [1,669	1,669	1,430	ő	0	239	86	560 1,887	65 215	241 2,860	528	0	91
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [
[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]	Australia													
Total														
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y]														
[3Y - 5Y [[5Y - 10Y [Canada													
[10Y - more														
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Hong Kong													
[10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]														
[2Y - 3Y [[3Y - 5Y [Japan													
[5Y - 10Y [10Y - more Total														

2018 EU-wide Transparency Exercise General governments exposures by country of the counterparty

	Ceneral gorein	Danske Bank	and counterparty											
		As of 30/06/2018												
						Dire	ct exposures							
	(min EUR)			On balance sl	ıeet				Deriva	tives		Off balan	ce sheet	
	(min cony													
												Off-balance sheet exposures		
								Derivatives with positive fair value		Derivatives with negative fair value				
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)									Nominal	Provisions	
				of which: Financial assets held for trading	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
				new for trading	through profit or loss	comprehensive income	anortised cost							
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 24	0 24	0	0	0	0	0	0	0	0	43 0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [U.S.	1 0 0	1 0 0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		1,288	1,288	0	0	0	1,288 0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [1,313	1,313	0	0	0	1,288 0	0	0	0	0	43 0	0	0
[2Y - 3Y [China	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y] [10Y - more	ching	0 0	0 0 0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0 3	0 91	0 28	0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [0	0	0	0	0	0	0 6 7	0 265 131	0	0 0 77	0	0	
[3Y - 5Y [[5Y - 10Y [Switzerland	0	0	0	0	0	0	0	0 86	0	0	0	0	
[10Y - more Total [0 - 3M [0 0 0	0 0 0	0 0	0 0	0 0 0	0 0 0	14	0 481 0	0 3 1	0 168 51	0 28 2	0	1
[3M - 1Y [[1Y - 2Y [O ther and O ther	0	0	0	0	0	0	0	0	0	0	0	0	
f 2Y - 3Y f f3Y - 5Y f f5Y - 10Y f	Other advanced economies non EEA	0	0	0	0	0	0	0	0 0 84	0	0 0 94	0	0	
f 10Y - more Total		0	0	0	0	0	0	0	0 84	0	0 146	2	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0 0	0 0	0 0	0	
[3Y - 5Y [Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0	0	0	0	0	0	0	0 0 0	0 0 0	0	0	0	0
[0-3M] [3M-1Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [Middle East	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y]		0	0 0	0	0	0	0	0	0	0	0	0	0	<u> </u>
[1Y - 2Y [[2Y - 3Y [Latin America and the	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y] [10Y - more	Caribbean	0 0 0	0	0	0	0	0 0 0	0	0	0	0	0 0 83	0	
Total		0	0	0	0	0	0	Ő	Ő	Ő	ŏ	83	Ő	1

General governments exposures by country of the counterparty

		Danske Bank												
							As of 30/06/2018							
		Direct exposures												
				On balance s	haat		•		Off balance sheet					
	(min EUR)	UII Jalaite sileet							Derivatives					
												Off-balance st	neet exposures	
										Derivatives with negative fair value				
								Derivatives with p		Derivatives with	inegative fail value			
			Total carrying amount of											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-derivative financial assets (net of short											
			positions)	of which: Financial assets			It of which: Financial assets at	Come dana anno an	Notional amount			Nominal	Provisions	
										Corning omount No				
				held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [[3M - 1Y] [1Y - 2Y [[2Y - 3Y] [3Y - 5Y] [5Y - 10Y]		39	39 0	0	0	0	39 0	0	0	0	0	0	0	
[1Y - 2Y] [2Y - 3Y]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	
131 - 511 15Y - 10Y 1 [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [39	39	0	0	0	39	0	0	0	Ő	Ő	0	6
[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Others ⁽⁵⁾	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		0 6	0	0	0	0	0	0	0	0	0	0	0	1

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

(1) Information consoleration as sovereign exposures is only available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (2) The exposures is not available for institutions that have sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter therehold is not net, information is disclosed through the aggregate "Others". (3) The latest disclose the exposures to the "Finical all acids is determined to an horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the other than a horizon tables (acids the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have experiments on immediate back of the disclosed through the aggregate "Others". (3) The latest disclose the exposures is only available for institutions that have expendent to other the disclosed the exposures is only available for institutions that have expendent to other the advantation of the expendent on the expense of the disclosed the exposures is only available for institutions that have expendent to other the expension of accounting comparison of the other than a horizon tables of another than a horizon tables of another than the expense is to be included in the column. This tem dises that have expense to counterparts (other than sovereign) with full or partial government guarantees by certical, exposures to be included in the column. This tem dises not house the counterparts (other than sovereign) with full or partial government guarantees by certical, exposures to be included in the column. This tem dises not house exposures to counterparts (other than sovereign) with full or partial government guarantees by certical, exposures to be included in the column. This tem dises not house

(3) Realian Contrins not reported separately in the interported separately metrics. Begions: Other advanced non EEA: Issuel, Korea. New Zealand, Russia. San Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Other CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EEA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Differ CEE non EeA: Abana, Boom, Son Marino. Sinoacore and Taivan. Midel East: Bairna. Differ CEE Non EeA: Abana, Bairna Differ CEE





Performing and non-performing exposures

Danske Bank

	As of 31/12/2017										As of 30/06/201	8		
		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ⁴		Collaterals and financial
	Of which performing bu past due >31		forming but Of which non-performing ¹		On performing	On non- performing	guarantees received on non- performing exposures		Of which performing but past due >30			On performing exposures ² On non- performing		guarantees received on non- performing
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures		days and <=90 days		Of which: defaulted	exposures ²	exposures ³	exposures
Debt securities (including at amortised cost and fair value)	43,068	0	0	0	0	0	0	36,642	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9,750	0	0	0	0	0	0	8,463	0	0	0	0	0	0
Credit institutions	32,117	0	0	0	0	0	0	27,690	0	0	0	0	0	0
Other financial corporations	1,148	0	0	0	0	0	0	457	0	0	0	0	0	0
Non-financial corporations	53	0	0	0	0	0	0	32	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	313,796	411	6,220	3,396	545	2,159	2,913	314,818	377	7,387	3,046	595	1,899	4,604
Central banks	47,099	0	0	0	0	0	0	34,532	0	0	0	0	0	0
General governments	8,497	0	2	0	0	1	0	6,875	6	3	0	0	1	0
Credit institutions	7,917	0	2	1	2	1	1	9,339	0	6	1	2	1	4
Other financial corporations	26,224	4	170	27	0	69	13	34,275	0	239	13	3	73	166
Non-financial corporations	94,224	267	2,633	1,710	19	959	924	99,038	297	3,763	1,469	272	990	2,076
of which: small and medium-sized enterprises at amortised cost	8,152	5	274	204	0	150	55	23,268	32	1,145	574	142	456	415
Households	129,835	140	3,413	1,658	523	1,128	1,974	130,759	74	3,375	1,563	318	834	2,357
DEBT INSTRUMENTS other than HFT	356,864	411	6,220	3,396	545	2,159	2,913	351,460	377	7,387	3,046	595	1,899	4,604
OFF-BALANCE SHEET EXPOSURES	102,161		350	269	87	0	0	102,458		784	190	162	100	121

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

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

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

(⁴⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 860/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention in diversions are generally reported with a positive sign.



Forborne exposures

Danske Bank

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

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

¹ The the estimation of tooline subcauses please test or of the optimization multiple state and the optimization is disclosed with a provision of the estimation of tooline subcauses, please test or of the optimization and the optimization