

Bank Name	Danske Bank A/S
LEI Code	MAES062Z21O4RZ2U7M96
Country Code	DK



## **Key Metrics**

(min EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	16,218	16,984	16,927	16,987	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,004	16,778	16,743	16,805	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	19,382	20,155	20,123	20,167	C 01.00 (r015,c010)	Article 25 of CRR
Tier $1$ capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	19,168	19,948	19,939	19,985	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	20,682	21,382	22,098	21,675	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,468	21,175	21,914	21,493	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)						
Total risk-weighted assets	99,008	100,184	101,587	102,082	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	98,897	100,108	101,534	102,031	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.38%	16.95%	16.66%	16.64%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16.18%	16.76%	16.49%	16.47%	(C 01.00 (r020,c010) - C 05.01 (r440,c010) )/ (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.58%	20.12%	19.81%	19.76%	CA3 {3}	-
Tier $1$ (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.38%	19.93%	19.64%	19.59%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) ) / (C 02.00 (r010,c010) - C 05.01 (r440,c040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.89%	21.34%	21.75%	21.23%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.70%	21.15%	21.58%	21.06%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	
Leverage ratio						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	454,422	439,056	447,237	455,512	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.27%	4.59%	4.50%	4.43%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

	(min EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	19,382	20,155	20,123	20,167	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	19,168	19,948	19,939	19,985	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	454,422	439,056	447,237	455,512	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	454,208	438,849	447,053	455,330	C 47.00 (r290,c010)	CRR '
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.3%	4.6%	4.5%	4.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.2%	4.6%	4.5%	4.4%	C 47.00 (r330,c010)	

# 2019 EU-wide Transparency Exercise Capital

		(min EUR. %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
	A	(min EUK, %) OWN FUNDS	20,682	21,382	22,098	21,675	C 01.00 (r010,r010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	16,218	16,984	16,927	16.987	C 01.00 (r020,4010)	Article 50 of CRR
	A.1.1	transitional adjustments)  Capital instruments eligible as CET1 Capital (including share premium and net own capital	764	1,170	1.185	1,129	C 01.00 (+030.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	17,553	17,767	17,911	18,247	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r200,c010)	Articles 4(17) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (e) on Core  Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7		-149	-152	-137	-147	C 01.00 (/250,6000)	Articles 32 to 35 of and 36 (1) point (I) of CRR
	A.1.8	Adjustments to CET1 due to prudential filters	-950	-973	-929	-930	C 01.00 (#290,600) C 01.00 (#300,600) + C 01.00 (#340,600)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) or CRP.
	A.1.8 A.1.9	(-) Intangible assets (including Goodwil)  (-) DTAs that rely on future profitability and do not arise from temporary differences net of		-9/3 -44		-930	C 01.00 (r370,c010)	
		associated DTLs	-41		-34			Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 199 of CRR  Articles 4(199), 36(1) point (e) and 41 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-217	-170	-182	-217	C 01.00 (r390,c010)	
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (+430,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	0	0	C 01.00 (+440,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	-30	-19	-19	-19	C 01.00 (+450,c010) + C 01.00 (+460,c010) + C 01.00 (+470,c010) + C 01.00 (+471,c010)+ C 01.00 (+472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (ii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (iv) and 153(8) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-30	-19	-19	-19	C 01.00 (+460,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	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	0	0	C 01.00 (+490,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	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 Transitional period	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of ORR
Transitional period	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (rS24,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-926	-802	-1,053	-1,230	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	214	207	184	182	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	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	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	214	207	184	182	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)	3,164	3,171	3,196	3,180	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,164	3,171	3,196	3,180	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r720,c010)	
	A.2.3		0	0	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	0	0	0	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)	19,382	20,155	20,123	20,167	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,300	1,227	1,975	1,508	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	1,300	1,227	1,975	1,508	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)	
OWN FUNDS REQUIREMENTS	В	TOTAL RISK EXPOSURE AMOUNT	99,008	100,184	101,587	102,082	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	8.1	Of which: Transitional adjustments included	111	76	53	51	C 05.01 (r010;c040)	
CADITAL DATEOS (VI	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	16.38%	16.95%	16.66%	16.64%	CA3 (1)	·
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.58%	20.12%	19.81%	19.76%	CA3 (3)	·
	C.3	TOTAL CAPITAL RATIO (transitional period)	20.89%	21.34%	21.75%	21.23%	CA3 (5)	•
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	16,004	16,778	16,743	16,805	[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 <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	16.18%	16.76%	16.49%	16.47%	[D.1]/[B-B.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	214	207	184	182	C 05.01 (+440,c010)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (+440,c020)	
Tamp Rema	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (+440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	111	76	53	51	C 05.01 (+440,c040)	
(1)The fully loaded CFT1 ratio is an es	timate calcula	ated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re- cord on the formulas chiefed in column "CORDE CODE", please acts that this mints lead to difference to full	audatory point of view at the rec	sorting date are not taken into	account in this calculation			

<sup>(1)</sup>The fully based CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not basen into account in this calculation. Fully loaded CET1 capital ratios estimation it based on the formulae stated in cultum "COREP CODE" - please note that this night lead to differences to fully loaded CET1 capital ratios published by the puricipating banks e.g. in their Plast 3 disclosure



#### Overview of Risk exposure amounts

		R	WAs		
(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE
Credit risk (excluding CCR and Securitisations)	79,819	78,788	80,453	80,108	C 02.00 (r640, c010) -{C 07.00 (r690, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r690, c260, s001) + C 08.01 (r690, c260, s001) + C 08.01 (r690, c260, s002) + C 08.01 (r690, c260, s
Of which the standardised approach	16,142	16,293	16,662	16,225	C 02.00 (r060, c010)-[C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001)+ C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	4,002	3,971	3,933	3,981	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	58,119	56,818	58,083	57,999	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	4,056	4,219	4,030	4,425	C 07.00 (1989, c220, s001) + C 07.00 (11.10, c220, s001)) + C 07.00 (11.30, c220, s001) + C 08.01 (1940, c260, s001) + C 08.01 (1950, c260, s001) + C 08.01 (1950, c260, s001) + C 08.01 (1950, c260, s002) + C 08.01 (1950
Credit valuation adjustment - CVA	642	628	709	622	C 02.00 (R640, c010)
Settlement risk	1	17	7	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	59	57	59	53	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	4,232	4,095	3,929	4,455	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	65	55	40	52	C 02.00 (R530, c010)
Of which IMA	4,167	4,040	3,889	4,404	C 02.00 (RS80, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	03 2018: C 19:00, 010 610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_0100,C 24.00_010,C 24.00_0100,C 24.00_0100,C 24.00_0100,C 24.00_0100,C 24.00_0100,C 24.00_0100,C 24.00_0100,C
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	10,199	10,494	10,496	10,499	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	10,199	10,494	10,496	10,499	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	1,888	1,903	1,920	Q3 2018: C02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	99,008	100,184	101,587	102,082	



# 2019 EU-wide Transparency Exercise P&L Danske Bank A/S

44.500	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
(min EUR) Interest income	5,157	6,829	1,799	3,391
Of which debt securities income	3,137	263	58	142
Of which loans and advances income	4,000	5,441	1,392	2,695
Interest expenses	2,653	3,508	1,029	1,859
(Of which deposits expenses)	726	898	291	497
(Of which debt securities issued expenses)	1,608	2,135	562	1,153
(Expenses on share capital repayable on demand)	0	2,133	0	0
Dividend income	10	13	34	58
Net Fee and commission income	1,169	1,569	364	721
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial		,,,,,	**	
assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	390	519	144	221
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-33	-43	-14	-36
Gains or (-) losses from hedge accounting, net	-1	0	0	0
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	393	523	137	287
TOTAL OPERATING INCOME, NET	4,432	5,902	1,433	2,783
(Administrative expenses)	2,295	3,033	703	1,455
(Depreciation)	401	562	176	371
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	20	-15	-12	9
(Commitments and guarantees given)	20	-15	-12	9
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>		0		
Of which restructuring <sup>1</sup>		0		
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-90	-63	76	65
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-90	-63	76	65
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	141	167	37	268
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,947	2,552	525	1,150
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,512	1,967	400	941
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,512	1,967	400	941
Of which attributable to owners of the parent	1,512	1,967	400	941
(1) Information available only as of end of the year				

<sup>(1)</sup> 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."



#### Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/20	18			As of 31/	/12/2018			As of 31	/03/2019			As of 30	/06/2019		
		R	air value hierard	:hy		Fa	ir value hierard	:hy		R	air value hierard	:hy		Fa	ir value hierarc	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	27,700				11,600				17,576				19,156				IAS 1.54 (I)
Financial assets held for trading	57,735	25,317	31,918	500	54,732	21,469	32,870	393	62,162	25,835	36,113	214	71,166	29,469	41,560	137	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	157,590	3,154	110,743	43,693	156,073	1,044	111,957	43,072	156,348	4,210	108,326	43,812	154,660	3,257	151,247	156	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	9,153	7,167	1,986	0	9,970	7,890	2,080	0	11,502	9,206	2,296	0	13,142	11,623	1,519	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	161,627				169,092				164,359				165,488				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	866	0	866	0	1,066	0	1,066	0	1,338	0	1,338	0	1,536	0	1,536	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	14,581				13,718				15,244				15,765				
TOTAL ASSETS	429,252				416,250				428,529				440,912				IAS 1.9(a), IG 6

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

(min	EUR)			As of 30/09/20	18					As of 31	/12/2018					As of 31/0	3/2019					As of 30	/06/2019			
		Gross carr	ing amount		Accu	mulated impair	ment	Gro	ss carrying am	ount	Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accun	nulated impair	ment	Gro	ss carrying am	ount	Accu	nulated impair	ment	
Breakdown of financial assets by instrument and by counterparty sector <sup>‡</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit- impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit- impaired assets	References
Financial assets at fair value through other	Debt securities	9,153	0	0	0	0	0	9,970	0	0	0	0	0	11,502	0	0	0	0	0	13,142	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	20,017	0	0	0	0	0	19,209	0	0	0	0	0	17,314	0	0	0	0	0	16,401	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	127,688	11,203	4,862	-59	-519	-1,565	136,662	10,737	4,617	-60	-503	-1,571	132,015	13,526	3,634	-57	-536	-1,537	135,808	11,701	3,606	-58	-525	-1,445	Annex V.Part 1.32, 44(a)

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

# EBA MANOPALIN

# 2019 EU-wide Transparency Exercise Market Risk

Danske Bank A/S

									Danske Bar	IK A/3												
The state of the s	SA					I	М									IM						
			VaR (Memoran	ndum item)	STRESSED VaR (I	Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE F	ISKS CAPIT FOR CTP	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (M	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE F	RISKS CAPITAL 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	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVG)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE		TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2018	As of 31/12/2018				As of 30/	09/2018									As of 31/1	2/2018					
Traded Debt Instruments	2	1	128	38	320	92							115	30	296	80						
Of which: General risk Of which: Specific risk	1	1	82	27	202 118	59 33							75	19	192 103	48						
Equities	10	10	46 16	10	118 21	33 13							13	11 2	23	32 4						
Of which: General risk	5	5	9	6	10	8							7	1	13	2						
Of which: Specific risk	5	5	7	4	11	5							6	1	10	2						
Foreign exchange risk	13	11	5	1	5	1							5	2	5	2						
Commodities risk Total	4 28	23	69	23	233	69	32	30	0	0	0	4.167	69	17	221		33	25	0	0	0	4,040
Total	28	23	69		233			30			U	4,107	69		221			25			<u> </u>	4,040
	As of 31/03/2019	As of 30/06/2019				As of 31/	03/2019									As of 30/0	6/2019					
Traded Debt Instruments	0	1	112	29	362	108							100	30	407	114						
Of which: General risk	0	1	67	17	129	36							57	18	151	37						
Of which: Specific risk Equities	0	10	46	12	233	72							43	12	257	77						
Of which: General risk	4	10	6	1	12	3							14	2	18	6						
Of which: Specific risk	4	Í	2	i	0	ő							l ś	0	0	ŏ						
Foreign exchange risk	1	4	5	2	6	14							5	2	26	4						
Commodities risk	11	6	0	0	0	0							0	0	0	0						
Total	21	22	60	15	212	73	39	34	Ō	Ó	0	3,889	52	16	255	66	45	40	0	0	0	4,404

Market risk template does not include CIU positions, which instead are included in the RWA OV1 template.



Credit Risk - Standardised Approach

Danske Bank A/S

					Standardise	ed Approach			
			As of 30,	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
	(min EUR, %)								
I	Central governments or central banks	61,484	52,796	6		50,340	46,618	13	
	Regional governments or local authorities	7.374	9.908	72		7.960	10.266	110	
	Public sector entities	63	71	14		58	56	11	
	Multilateral Development Banks	373	365	0		413	405	0	
	International Organisations	146	146	0		148	148	0	
	Institutions	2.301	2.293	166		2.405	2.376	189	
	Corporates	8,205	5,334	4,917		7,848	5,103	4,676	
	of which: SME	3.021	2.252	2.025		2.835	2.141	1.926	
	Retail	3,064	1,784	1,192		2,804	1,623	1,077	
Consolidated data	of which: SME	1.514	987	594		1.329	811	468	
Corisolidated data	Secured by mortgages on immovable property	5,277	5,034	1,808		5,324	5,077	1,814	
	of which: SME	1,702	1,583	580		1,690	1,563	569	
	Exposures in default	256	166	194	82	241	158	182	78
	Items associated with particularly high risk	286	194	291		239	163	244	
	Covered bonds	25.646	25.646	2.602		25.211	25.211	2.558	
	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	1,715	1,696	1,702		1,864	1,856	1,864	
	Other exposures	3,339	3,339	3.337		3.760	3,760	3.753	
	Standardised Total <sup>2</sup>	119,528	108,771	16,301	171	108,617	102,820	16,493	149

<sup>119,528 108,771 16,301 171 108,617 102,820

&#</sup>x27;O Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit coversion factors or credit risk militigation techniques (e.g., substitution effects).

Sandardiació Total does not include the Secutamation position unlike in the previous Transparency exercises' results.

					Standardise	ed Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	9,692	10,846	0		19,524	20,630	0	
	Regional governments or local authorities	3.460	6.304	0		3.505	6.130	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	1,624	1,624	32		2,132	2,132	45	
	Corporates	965	481	292		1.117	540	329	
	of which: SME	4	3	3		5	4	4	
	Retail	46	22	16		52	23	17	
DENMARK	of which: SME	12	2	1		10	2	1	
DEMINARIA	Secured by mortgages on immovable property	58	57	20		56	55	19	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	5	6	0	4	4	4	0
	Items associated with particularly high risk	33	33	49		21	21	31	
	Covered bonds	23.179	23.179	2.353		22.670	22.670	2.302	
	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	1,617	1,598	1,601		1,761	1,754	1,762	
	Other exposures	3,191	3,191	3,191		3,594	3,594	3,594	
	Standardised Total <sup>2</sup>			a taking into account any effect	0				0

<sup>(</sup>ii) Chignal 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).
(ii) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the concerned to the finisher assess funds the fault instance.

		exposures, but includes gene	ral credit risk adjustments.						
					Standardis	ed Approach			
			As of 30	/09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	9.322	7.793	0		9.768	8.172	0	
	Regional governments or local authorities	1,909	1,621	0		2,184	1,896	0	
	Public sector entities	0	23	5		0	11	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	1	0		0	0	0	
	Corporates	41	17	17		34	19	19	
	of which: SME	0	0	0		0	0	0	
	Retail	7	2	1		8	3	2	
SWEDEN	of which: SME	4	2	1		4	2	1	
SWEDEN	Secured by mortgages on immovable property	47	47	16		58	58	19	
	of which: SME	28	28	9		28	28	9	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	1,622	1,622	162		1,659	1,659	166	
	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	9		9	9	9	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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

Total value adultaments and envisions oer countri of countercan's exclusion since for securistication encounters, adultance shall adultaments (ANA) and other own funds reductions related to the

Central governments or central banks   777   150   0   1.154   412   0			exposures, but includes general credit risk adjustments.										
Original Exposure   Exposure Value   Risk exposure amount   Value adjustments and provisions   Original Exposure   Exposure Value   Risk exposure amount   Value adjustments and provisions   Original Exposure   Exposure Value   Risk exposure amount   Value adjustments and provisions   Risk exposure amount   Value adjustments and provisions   Original Exposure   Risk exposure amount   Value adjustments and provisions   Original Exposure   Risk exposure amount   Value adjustments and provisions   Original Exposure   Risk exposure amount   Value adjustments and provisions   Original Exposure   Risk exposure amount   Value adjustments and provisions   Original Exposure   Risk exposure amount   Value adjustments and provisions   Original Exposure   Risk exposure amount   Value adjustments and provisions   Original Exposure   Risk exposure amount   Value adjustments and provisions   Original Exposure   Risk exposure amount   Value adjustments and provisions   Risk exposure amount   Value adjustments and provisions   Original Exposure   Risk exposure amount   Value adjustments and provisions   Original Exposure   Risk exposure amount   Value adjustments and provisions   Original Exposure   Risk exposure amount   Value adjustments and provisions   Original Exposure   Risk exposure amount   Value adjustments and provisions   Original Exposure   Risk exposure amount   Value adjustments and provisions   Original Exposure   Risk exposure amount   Value adjustments and provisions   Original Exposure   Risk exposure   Original Exposure   Exposure Value   Risk exposure   Original Exposure   Or						Standardise	d Approach						
Central governments or central banks   777   150   0   1.154   412   0				As of 30	/09/2018			As of 31/	12/2018				
Central governments or central banks   777   160   0   1.164   412   0   8   8   9   159   32   254   179   35   8   179   35   9   159		(min FIR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
Public sector entities         0		Central governments or central banks											
Multilateral Development Banks 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			190	159	32		254	173	35				
International Organisations   0   0   0   0   0   0   0   0   0			0	0	0		0	0	0				
Institutions			0	0	0		0	0	0				
Corporates         12         9         9         15         12         <			0	0	0		0	0	0				
of which: SNE 0 0 0 0 0 0 0 0 Retail 5 2 1 8 3 2			1	1	0		1	1					
Retail 5 2 1 8 3 2			12	9	9		15	12	12				
				0			0		0				
		of which: SME	3	2	1		0	3	2				
NORWAY of which: Size: 2 0 0 0 2 0 7	NORWAY		21	21	7		20	20	7				
of which: SNE			0	0	'n		0	0	'n				
Exposures in default			1	1	1	0	1	1	1	0			
Items associated with particularly high risk 0 0 1 0 1			o o	0	i		ō	Ô	i				
Covered bonds 271 271 27 306 306 31			271	271	27		306	306	31				
Claims on institutions and corporates with a ST credit assessment 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		Collective investments undertakings (CIU)	0	0	0		0	0	0				
Equity 53 53 53 53 53 53			53	53			53	53	53				
Other exposures 8 8 14 5 5 5		Other exposures	8	8	14		5	5	5				
Standardised Total <sup>2</sup> 0 0		Standardised Total <sup>2</sup>				0				0			

To Trigand execuses, unlike Exposure value, to reported before taking into account any effect due to credit comments network as credit risk infligation beforess (e.g., substitution effects).

(\*) Total value adjustments and provisions per country of counterparty excludes those for securistation opposures, but divided operand resident and suptements.

(\*) Applications of the exposures of the exposures.

(\*) Exposures of the exposure of the exposures of the exposures of the exposure of the exposures of the exposure of the exposures of the exposures of the exposure of the exposures of the exposures of the exposure of the exposures of the exposure of the exposure of the exposures o



Credit Risk - Standardised Approach

Danske Bank A/S

		Standardised Approach										
			As of 30,	/09/2018			As of 31,	/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR, %)											
	Central governments or central banks	5.378	6.063	0		1.545	2.234	0				
	Regional governments or local authorities	1,499	1,515	0		1,528	1,580	0				
	Public sector entities	63	47	9		58	44	9				
	Multilateral Development Banks	85	84	0		90	90	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	9	8	1		14	14	2				
	Corporates	1.483	915	871		1.149	703	662				
	of which: SME	605	393	349		576	382	342				
	Retail	1,088	914	594		1,088	931	605				
FINLAND	of which: SME	650	510	292		652	522	298				
LINEAIND	Secured by mortgages on immovable property	1,192	1,145	448		1,280	1,230	467				
	of which: SME	1.130	1.095	415		1.228	1.190	444				
	Exposures in default	47	31	43	13	44	30	41	12			
	Items associated with particularly high risk	2	1	1		8	8	12				
	Covered bonds	125	125	13		131	131	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	8	8	12		0	0	0				
	Other exposures	10	10	10		24	24	24				
	Standardised Total <sup>2</sup>				30				20			

e, is reported before taking into account any effect due to credit conversion factors or credit risk militation techniques (e.g. substitution effects), per country of counteroarty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

					Standardise	ed Approach			
			As of 30,	09/2018			As of 31	/12/2018	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	5.173	3.691	0		5.092	3.606	0	
	Public sector entities	0	0	0		186	186	37	
	Multilateral Development Banks	0 14	0	0		0 14	U	0	
	International Organisations		8				/	0	
	Institutions	0 72	0 72	0 14		0 32	0 32	0	
	Corporates								
	of which: SME	3.861 2.202	2.608 1.661	2.434 1.488		3.838 2.058	2.665 1.575	2.501 1.411	
	of which: SME Retail								
	of which: SME	1.580 733	694 385	476 244		1.337 581	523 222	353 127	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property								
		3.280	3.092	1.076		3.251	3.063	1.066	
	of which: SME Exposures in default	516	432	145		409	321	107	
		121 247	76 158	85 236	43	116 204	75 129	84 193	40
	Items associated with particularly high risk Covered bonds								
	Claims on institutions and corporates with a ST credit assessment	217 0	217	22		214 0	214	21	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)						U		
		0	0	0		0	0	0	
	Equity	15 68	15 68	15 68		4 79	4 79	79	
	Other exposures	68	68	68		/9		/9	
	Standardised Total <sup>2</sup>				95				86

95

\*\*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).

\*\*Total value adjustments and provisions per country of counterparty excludes those for accurateation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gene	xposures, but includes general credit risk adjustments.										
					Standardise	ed Approach							
			As of 30	/09/2018			As of 31	12/2018					
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and provisions <sup>2</sup>				
	(min EUR, %)					4 844							
	Central governments or central banks Regional governments or local authorities	18,310 67	18,373 67	0		6,562 68	6,625 68	0					
	Public sector entities	6/	6/	0		68	68	0					
	Multilateral Development Banks	0	0	0		0	0						
	International Organisations	0		0		0	0						
	Institutions	0		0									
	Corporates	1	0	0		6	0	,					
	of which: SME	0	0	0		0	0	,					
	Retail	3	0	0		3	0	l ŏ					
CEDMANN	of which: SME	0	0	0		0	0	0					
GERMANY	Secured by mortgages on immovable property	2	2	1		2	2	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	91	91	9		91	91	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					
	Other exposures	0	0	0		0	0	0					

		esposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30,	/09/2018			As of 31	12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR, %)											
	Central governments or central banks	1.323	1.323	0		1.336	1.336	0				
	Regional governments or local authorities	0	0	0		0	0	0				
	Public sector entities	0	0	0		0	0	0				
	Multilateral Development Banks	40	39	0		37	37	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	1	1	0		6	6	1				
	Corporates	2	2	2		1	1	1				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		1	0	0				
UNITED STATES	of which: SME	0	0	0		0	0	0				
UNITED STATES	Secured by mortgages on immovable property	1	1	0		1	1	0				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	2	2	3	0	2	2	3	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	ō	0				
	Equity	i	1	1		1	i	1				
	Other exposures	0	0	0		0	ō	0				
	Standardised Total <sup>2</sup>				0				0			
		/// A 1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1-1										

To Trigand exposure, unlike Doposure value, is reported before taking into account any effect due to credit convention favor or credit risk insignation between (e.g., substitution effects).

(\*) Total value adjustments and provisions per country of counterparty excludes those for securistation opposures, but includes present models that deplacements.



SWITZERLAND

tutions and corporates with a ST credit ass stments undertakings (CIU)

### 2019 EU-wide Transparency Exercise

#### Credit Risk - Standardised Approach

Danske Bank A/S

					Standardise	ed Approach						
			As of 30	09/2018			As of 31	12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR, %) Central governments or central banks	755	755			741	741					
	Regional governments or local authorities	/55	/55	0		/41	/41	0				
	Public sector entities	,	,	3		0		3				
	Multilateral Development Banks	0	0	0		0	0	0				
	International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0		0	n n	0				
	Corporates	36	21	21		62	26	26				
	of which: SME	3	1	1		4	2	1				
	Retail	36	33	25		29	27	20				
TOTI AND	of which: SME	31	31	23		25	25	18				
IRELAND	Secured by mortgages on immovable property	17	17	6		16	16	6				
	of which: SME	0	0	0		0	0	0				
	Exposures in default	15	4	4	10	14	4	4	10			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>				12				10			

Organia exposure, unifiee Exposure value, is reported before taking into account any effect due to credit conversion tactors or credit risk influention techniques (e.g., substitution effects).
Organia exposure, unifiee Exposure value, is reported before taking into account any effect due to credit conversion tactors or credit risk influention feeds.
Organia exposure, unifiee Exposure value, is reported before taking into account any effect due to credit conversion tactors or credit risk influention feeds.
Organia exposure, unifiee Exposure value, is reported before taking into account any effect due to credit conversion tactors or credit risk influention feeds.
Organia exposure, unifiee Exposure value, is reported before taking into account any effect due to credit conversion tactors or credit risk influention feeds.
Organia exposure, unifiee Exposure value, is reported before taking into account any effect due to credit risk influention feeds.

				Standardise	ed Approach			
		As of 30,	/09/2018			As of 31,	12/2018	
	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(min EUR, %)								
ral governments or central banks	180	180	0		11	11	0	
onal governments or local authorities	0	0	0		0	0	0	
ic sector entities	0	0	0		0	0	0	
ilateral Development Banks	0	0	0		0	0	0	
rnational Organisations	0	0	0		0	0	0	
Itutions	0	0	0		0	0	0	
orates	48	10	10		46	9	q	
which: SME	0	0	0		0	0	0	
il	15	2	2		12	3	2	
which: SME	0	0	0		0	0	0	
red by mortgages on immovable property	5	4	1		4	4	1	
which: SME	1	0	0		1	o o	0	
sures in default	1	1	1	0	1	1	1	n

(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 securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes general credit risk adjustments.										
					Standardise	d Approach						
			As of 30,	/09/2018			As of 31	/12/2018				
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>			
	(min EUR, %) Central governments or central banks		0	0		0	0	0				
1	Central governments or central banks Regional governments or local authorities	0	0	0		0	U	0				
	Public sector entities	0	0	0		0	U	0				
	Multilateral Development Banks	0	0	0		0		0				
	International Organisations	0	0	0		0	0	0				
	Institutions	0	0	0		0	0	0				
	Corporates	0	0	0		0	ů .	o o				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	ō	0				
Country of	of which: SME	0	0	0		0	0	0				
Counterpart 10	Secured by mortgages on immovable property	0	0	0		0	0	0				
Counterpart 10	of which: SME	0	0	0		0	0	0				
	Exposures in default	0	0	0	0	0	0	0	0			
	Items associated with particularly high risk	0	0	0		0	0	0				
	Covered bonds	0	0	0		0	0	0				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIU)	0	0	0		0	0	0				
	Equity	0	0	0		0	0	0				
	Other exposures	0	0	0		0	0	0				
	Standardised Total <sup>2</sup>	(1)			0				0			

To Trianal exosure, untile Exosure value, is recorted before basino into account any effect due to credit conversion factors or credit risk mitioation techniques (e.a. substitution effects).

Total value adjustments and provisions per country of countryparty excludes those for securistation exposures, additional valuation adjustments (VIVAs) and other own funds reductions related to the opposure, but include perior and critical substitutions.



Credit Risk - Standardised Approach

Danske Bank A/S

					Standardise	ed Approach					
			As of 31,	03/2019			As of 30	/06/2019			
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions		
	(min EUR, %)										
1	Central governments or central banks	49,776	47,225	14		60,805	55,026	32			
	Regional governments or local authorities	8,347	10,180	109		8,643	9,287	104			
	Public sector entities	56	57	11		55	60	12			
	Multilateral Development Banks	367	359	0		398	391	0			
	International Organisations	58	58	0		53	53	0			
	Institutions	1,615	1,593	151		1,589	1,587	48			
	Corporates	7,958	5,078	4,656		8,020	4,845	4,345			
	of which: SME	2,867	2,170	1,950		2,791	2,122	1,881			
	Retail	2,721	1,660	1,100		2,668	1,661	1,098			
Consolidated data	of which: SME	1,197	843	487		1,214	854	493			
Corisolidated data	Secured by mortgages on immovable property	5,712	5,463	1,935		5,723	5,474	1,936			
	of which: SME	1,902	1,769	636		1,933	1,803	646			
	Exposures in default	237	153	177	79	236	150		72		
	Items associated with particularly high risk	244	165	247		194	126	188			
	Covered bonds	24,616	24,616	2,496		24,919	24,919	2,496			
	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	1,608	1,600	1,605		1,682	1,676	1,680			
	Other exposures	4,347	4,347	4.333		4.354	4.354	4.341			
	Standardised Total <sup>2</sup>	107,662	102,553	16,834	150	119,339	109,609	16,453	147		

107,662 102,553 16,834 150 119,339 109,609 (1) Original regionarie Electronia Electronia (1) Original regionarie Electronia Heavier Electronia Hea

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
	(mh EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	14,234	17.041	0		19,340	23,971	0	
	Regional governments or local authorities	3,968	6.152			4,061	5.098	ů	
	Public sector entities	3,500	0,132	0		7,001	0,050	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,373	1,373	30		1,515	1.515	33	
	Corporates	1,068	521	320		1,499	614	359	
	of which: SME	5	3	3		7	4	4	
	Retail	43	22	16		53	22	16	
DENIMADIA	of which: SME	7	1	1		7	2	1	
DENMARK	Secured by mortgages on immovable property	61	59	21		55	54	19	
	of which: SME	2	2	1		0	0	0	
	Exposures in default	3	3	4	0	3	3	4	0
	Items associated with particularly high risk	19	19	29		19	19	29	
	Covered bonds	22,022	22,022	2,237		21,530	21,530	2,153	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1,517	1,509	1,514		1,572	1,566	1,570	
	Other exposures	3,889	3,889	3,889		3,902	3,902	3,902	
	Standardised Total <sup>2</sup>				0				0

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

		exposures, but includes gene	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustmer and provisions
	(min EUR, %)								
	Central governments or central banks	9,602	7,618	0		8,631	7,000	0	
	Regional governments or local authorities	2,118	1,756	0		2,127	1,764	0	
	Public sector entities	0	16	3		0	19	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		8	8	2	
	Corporates	30	15	15		66	43	43	
	of which: SME	0	0	0		0	0	0	
	Retail	6	3	2		6	3	2	
SWEDEN	of which: SME	4	2	1		4	2	1	
SWEDEIN	Secured by mortgages on immovable property	76	76	24		79	79	25	
	of which: SME	55	55	16		52	52	15	
	Exposures in default	0	0	0	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	1,679	1,679	168		2,509	2,509	252	
	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	9		10	10	10	
	Other exposures	95	95	95		91	91	91	
	Standardised Total <sup>2</sup>				0				

0
(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g., substitution effects).
(2) Yotal value adjustments and crovisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other core funds reductions related to the

		exposures, but includes gene	ral credit risk adjustments.	interparty excludes those for sei	unsusacion exposures, addition	iai valuation aujustinents (AVAs	) and other own runus reduct	ions readed to the	
					Standardise	d Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustment and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks Regional governments or local authorities	1,268 191	184 163	0 33		2,267 182	858 155	0 31	
	Public sector entities	191	163	33		182	155	31	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	· ·		0					
	Corporates	17	14	14		29	24	24	
	of which: SME	1/	17	17		29	27	27	
	Retail	26	2	,		24	2	3	
	of which: SME	22		i i		20	0	1 5	
NORWAY	Secured by mortgages on immovable property	19	19	6		18	18	6	
	of which: SME	0	0	o o		0	0	0	
	Exposures in default	1	1	1	0	0	0	0	0
	Items associated with particularly high risk	i	1	1	·	1	1	i	·
	Covered bonds	408	408	41		427	427	46	
	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	52	52	52		56	56	56	
	Other exposures	55	55	55		53	53	53	
	Standardised Total <sup>2</sup>				•				•

(1) Original exposure, while Exposure value, is reported before taking into account any effect due to credit commension forms or credit risk enlightion techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for scountistation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk explanements.



Credit Risk - Standardised Approach

Danske Bank A/S

					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	2,285	2,969	0		2,181	2,857	0	
	Regional governments or local authorities	1,642	1,683	0		1,871	1,869	0	
	Public sector entities	56	41	8		55	40	8	
	Multilateral Development Banks	90	90	0		90	90	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	5	5	0		9	8	1	
	Corporates	1,136	697	655		1,107	687	645	
	of which: SME	580	386	346		590	400	360	
	Retail	1,141	959	623		1,203	998	648	
FINLAND	of which: SME	690	540	308		732	563	322	
TINDAND	Secured by mortgages on immovable property	1,342	1,291	478		1,404	1,355	497	
	of which: SME	1,299	1,255	464		1,359	1,318	483	
	Exposures in default	40	26	36	12	51	28	38	12
	Items associated with particularly high risk	9	9	13		9	9	14	
	Covered bonds	101	101	10		57	57	6	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	.0		0	0	0	
	Other exposures	93	93	93		103	103	103	
	Standardised Total <sup>2</sup>				21				21

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

(2) Total value, a whitestiment we demonstrate exposure of considerance are constructed from the contraction of the contr

		equatres, our incubes gene			Standardise	d Approach			
			As of 31,	03/2019			As of 30	/06/2019	
	(min EUR. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	5,246	3,696	0		5,877	4,237	0	
	Regional governments or local authorities	196	196	39		187	187	37	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	14	7	0		14	7	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	59	59	12		50	50	10	
	Corporates	4,182	2,758	2.589		4.004	2,595	2,404	
	of which: SME	2.094	1,602	1.433		2.031	1,563	1,373	
	Retail	1,226	561	377		1,178	543	365	
LINITED KINCDOM	of which: SME	402	244	139		387	239	137	
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property	3,567	3,379	1.176		3,490	3,303	1,150	
	of which: SME	521	432	145		497	408	137	
	Exposures in default	120	76	86	43	109	71	81	37
ĺ	Items associated with particularly high risk	212	133	200	.,	162	94	141	-
	Covered bonds	223	223	22		214	214	21	
I	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gene	ral credit risk adjustments.						
					Standardise	ed Approach			
			As of 31,	03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %) Central governments or central banks	11,550	11,508			16,971	12,076		
	Regional governments or local authorities	11,550	11,500	0		10,9/1	12,076	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 1. International Organisations 0 0 0 0 0 0 1. Institutions 0 0 0 0 0 0 0	0							
	Corporates	ĭ	0	0		ı i	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	9	1	1		9	1	1	
CEDMANN	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	2	2	1		2	2	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		138	138	14	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity 0 0 0	0	0	0					
	Other exposures	1	1	1		0	0	0	

O

(2) Total value adjustments and provisions per country of constrainty excludes those for securistication opposure, solidation selection (AVA) and other own funds reductions related to the

		exposures, but includes gener	al credit risk adjustments.						
					Standardise	d Approach			
			As of 31	03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	1,364	1,364	0		1,346	1,346	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	34	34	0		32	32	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1	1	1		7	6	6	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		0	0	0	
UNITED STATES	of which: SME	0	0	0		0	0	0	
UNITED STATES	Secured by mortgages on immovable property	1	1	0		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	3	0	2	2	3	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	1	1	1		1	1	1	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>				0				0

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the



Credit Risk - Standardised Approach

Danske Bank A/S

					Standardice	ed Approach			
			As of 31	/03/2019	Stalldardisk	на жррговскі	As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	735	735	0		1,147	1,060	0	
	Regional governments or local authorities	6	6	3		6	6	3	
	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	61	40	40		27	13	13	
	of which: SME	4	2	1		3	1	1	
	Retail	33	31	23		31	28	21	
IRELAND	of which: SME	29	29	21		28	27	20	
INCLAND	Secured by mortgages on immovable property	17	16	6		16	16	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	3	3	8	10	2	3	8
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	3	3	3		2	2	2	
	Standardised Total <sup>2</sup>				9				l 8

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securistication exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the

		exposures, but includes gene		anterporty excludes those for se	сандовског скрожител, асаксы	ar valuation adjustments (AVA)	Tuna ocner own rands reduces	and reduced to the	
					Standardise	d Approach			
			As of 31,	03/2019			As of 30	/06/2019	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	36	36	0		106	106	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	43	8	8		39	7	7	
	of which: SME	0	0	0		0	0	0	
	Retail	13	3	2		10	2	2	
SWITZERLAND	of which: SME	0	0	0		0	0	0	
SWITZERLAND	Secured by mortgages on immovable property	5	5	2		4	4	1	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	1	1	1	0	2	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
ĺ	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	
	Facilities .	,		_			,		4

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

		exposures, but includes gener	al credit risk adjustments.	interparty excludes those for sei	cunstisation exposures, addition	iai valuation adjustments (AVA	s) and other own runds reducti	ons related to the	
					Standardise	ed Approach			
			As of 31	/03/2019			As of 30	/06/2019	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR, %)								
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities Multilateral Development Banks	0	0	0		0	0	0	
		0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0		0		0	0	0	
	Retail	0		0		0	0	0	
Country of	of which: SME	0		0		0		0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
Counterpart 10	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	n n	o o	0	n n	l o	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	_
	Covered bonds	0	0	o o		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	o o		0	0	0	
	Other exposures	0	0	0		0	0	0	
	Chandra de Maria de Maria de Cara de C								

(1) Original exposure, utilise Exposure values, is reported before balancy ainto accused any effect due to credit convenion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country one. Counterpony excludes those for securistation exposures, additional substitution adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

Credit Risk - IRB Approach Danske Bank A/S

							IRB Ap	proach					
				As of 30	09/2018					As of 31	/12/2018		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>			Value adjustments
	(min EUR, %)		Of which: defaulted 0 0 15,519 1 13,51			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	15,519	1		1,986	0	4	15,589	1	13,630	1,789	0	4
	Corporates	178.589	1.721	142.048	42.607	1.283	1.716	180.025	1.820	143.372	41.938	1.473	1.702
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	87	0	87	35			83	0	83	35	0	3
	Corporates - Or Winion: SME Retail	75.676 135.517	1.213	63.098 124.670	18.560 21.370	1.007	1.140 826	74.805 133.950	1.244	62.300 123.940	17.923 21.003	1.041 2.239	1.115 819
	Retail - Secured on real estate property												
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which:	114.896 4.672	751 67	113.143	18.823 986	2.181 205	366 46	114.162 4.564	741 63	112.580	18.494	2.143 193	363 47
Consolidated data	Retail - Secured on real estate property - Of Which:	110,225	684	108,722	17.836	1.976	320	109,598	678	108.276	17,546	1.950	317
	Retail - Qualifying Revolving	110,223	0.04	100,722	17,030	1,576	0	0 0	0/8	100,270	17,540	1,530	0
	Retail - Other Retail	20.620	342	11.527	2.547	104	460	19.788	328	11.360	2.509	96	456
	Retail - Other Retail - Of Which: SMF	1.819	47	1 317	391	40	60	1.831	48	1 315	387	40	68
	Retail - Other Retail - Of Which: non-SME	18.802	295	10.210	2.156	64	400	17.957	281	10.045	2.122	56	387
	Equity	0	0	0	0	Ö	122	0	0	0	0	0	
	Other non credit-obligation assets				1,556						1,706		
	IRB Total <sup>2</sup>				67.518						66,436		

							IRB Ap	proach					
				As of 30	09/2018					As of 31	12/2018		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments
	(min ELIR, %)		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 Corporates	1.402 81.653	0 1.118	1.268	170 17.361	1.046	1.021	1.470 82.036	1.242	1.337 65.151	177 17.327	1.196	1.017
	Corporates - Of Which: Specialised Lending	62	0	62	28	1,046	1,021	61	1,242	61	29	1,190	1,017
	Corporates - Of Which: SME	47.088	990	36.992	10.555	922	872	45.858	1.032	35.550	10.222	968	848
	Retail	85.069	550	79.571	13.044	855	623	84.306	550	79.247	12.810	859	615
	Retail - Secured on real estate property	73.706	340	72.677	11.809	837	300	73.265	340	72.388	11.584	839	293
DENMARK	Retail - Secured on real estate property - Of Which:	4,049	47	3,851	783	121	40	3,972	45	3,764	757	115	37
DENIMA	Retail - Secured on real estate property - Of Which: Retail - Qualifying Revolving	69,658	292	68,826	11,027	716	260	69,293	295	68,624	10,827	723	256
	Retail - Qualifying Revolving  Retail - Other Retail	11.363	0 210	6.894	1.234	0 19	324	11 041	210	6.859	1.226	20	322
	Retail - Other Retail - Of Which: SME	982	210	694	172	19	329	992	210	698	175	20	322
	Retail - Other Retail - Of Which: non-SMF	10.380	187	6.199	1.063	13	288	10 049	186	6.162	1.051	13	38 284
	Equity	0	0	0.139	0	.3	0	0	0	0.102	0	13	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 30	09/2018					As of 31	/12/2018		
		Original Exposure*  Exposure September And S			Exposure		adjustments	Original	Exposure <sup>1</sup>		Risk expos	sure amount	Value adjustments and
	(min EUR, %)				Of which: defaulted	provisions							
	Central banks and central governments	0	0		0	0			0		0	0	0
	Institutions	1,213	0	929	166	0	0	991	0	714	118	0	0
	Corporates	38.231	44	31.885	9.989	46	116	37.906	39	31.474	9.559	41	96
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	.0	0	0	0 29	0	12.050	.0	0		.0	0
	Corporates - Of Which: SME Retail	12.186 16.529	27 56	11.606 14.004	3.473 1.688	29 151	54 53	12.050	25 50	11.452 14.212	3.234 1.664	27 138	45 61
	Retail - Secured on real estate property	12,264	37	12.211	1,688	106	28	12,536	32	14,212	1,004	90	29
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which:	252	3/	238	60	100	28	241	32	12.483	1.233	90	29
SWEDEN	Retail - Secured on real estate property - Of Which:	12.012	36	11.974	1.192	104	26	12.295	31	12.256	1.179	89	27
	Retail - Qualifying Revolving	0	0	0	1,132	0	0	0	0	0	0	0	0
	Retail - Other Retail	4 265	19	1 793	436	44	26	3 948	18	1 728	431	48	31
	Retail - Other Retail - Of Which: SME	516	6	414	140	15	10	515	8	412	149	25	12
	Retail - Other Retail - Of Which: non-SME	3.749	13	1.378	296	29	16	3.432	11	1.316	282	23	19
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
	<u> </u>	(1) Original expor	are, unlike Exposi	ire value, is report	ed before taking i	into account any el	Yect due to credit	conversion factors	or credit risk miti	igation techniques	(e.g. substitution	effects).	

							IRB Ap	proach									
				As of 30/	09/2018					As of 31	12/2018						
		Original	Original Exposure <sup>1</sup>				inal Exposure Exposure Value <sup>1</sup>		Risk expos	ure amount	Value adjustments	Original Exposure <sup>1</sup>		Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions				
	Central banks and central governments Institutions Corporates	0 1.421 22.271	0 0 322	0 1.413 17.821	0 61 5.943	0 0 112	0 0 349	0 1.556 22.298	0 0 316	0 1.556 17.464	0 78 5.792	0 0 163	0 0 363				
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	20 6.936	0 58	20 6.233	4 1.796	0 43	0 84	18 6.866	0 59	18 6.186	3 1.768	0 41	0 90				
NORWAY	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which:	19.107 16.251 185	65 51 3	17.245 15.772 173	3.597 3.216 47	246 241 12	36 16 1	18.459 15.776 170	60 48 2	16.736 15.312 159	3.478 3.107 40	234 230 8	33 15 1				
NORWAY	Retail - Secured on real estate property - Of Which: Retail - Qualifying Revolving	16,066 0	49 0	15,599 0	3,170 0	229 0	15 0	15,606 0	46 0	15,153 0	3,067	223 0	14 0				
ĺ	Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	2.856 182 2.675	14 4 10	1.473 121 1.352	381 43 338	5 4 1	20 4 16	2.683 169 2.514	12 3 9	1.424 114 1.310	371 38 333	3 3	18 4 14				
	Equity Other non credit-obligation assets	0	0	0	0	ō	0	0	ő	0	0	Ô	0				
	IDS Total																

							IRB Ap	proach					
				As of 30/	09/2018					As of 31	12/2018		
				Exposure	Risk expose Exposure Value <sup>1</sup>		Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustments
	(min ELIR, %)		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	41	0	20	5	0	0	208	0	135	24	0	0
	Corporates	14.010	134	10.348	4.754	0	65	14.132	129	10.602	4.842	0	72
	Corporates - Of Which: Specialised Lending	4	0	4	3	0	0	4	0	4	3	0	0
	Corporates - Of Which: SME	3.942	116 399	3.263	1.756	0	59 85	3.908	111	3.309	1.698	0	65
	Retail - Secured on real estate property	13,747		12,900	2,794	1,015		13,602	380	12,765	2,796	981	80
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which:	11.890	313 16	11.710	2.377	978 69	15	11.786	306 15	11.608	2.397	957 69	18
FINLAND	Retail - Secured on real estate property - Of Which:	11,715	297	11.561	2.284	909	12	11.617	291	11.464	2.303	888	12
	Retail - Qualifying Revolving	11,713	257	11,301	2,204	0	0	11,017	291	11,404	2,303	000	0
	Retail - Other Retail	1.857	86	1.190	417	37	69	1.816	74	1.157	400	24	62
	Retail - Other Retail - Of Which: SMF	117	13	76	33	16	10	1.07	13	68	19	5	14
	Retail - Other Retail - Of Which: non-SME	1.740	73	1.115	384	20	59	1.708	61	1.089	380	19	49
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach Danske Bank A/S

							IRB Ap	proach					
				As of 30	09/2018					As of 31/	12/2018		
		Origina	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provision:
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2.431	0	2.302	363	0	0	1.713	0	1.604	302	0	0
	Corporates	4.141	0	3.372	839	0	10	4.706	0	4.093	806	0	9
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1.494	0	1.236	316	0	8	1.102	0	1.024	236	0	7
	Retail	176	2	159	28	2		214	2	177	31 22	2	3
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Wi	117	1	115	22	2	0	114	2	113	22	2	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Wi										1		0
	Retail - Qualifying Revolving	nich: 116	1	114	22	2	0	112	2	111	21	2	0
	Retail - Other Retail	58		43			2	100		64	10	0	0
	Retail - Other Retail - Of Which: SMF	30	1	73	0		0	42	1	21	10		2
	Retail - Other Retail - Of Which: non-SME	57		43			l i	58	1 ,	43	7		1
	Equity	0	1 0	-13	0	1 0	1 6	- 0	1 0	-3	0	1 0	0
	Other non credit-obligation assets	T in the second	, i	, i	Ů	Ů	, i		Ů	, in		Ů	, in
	IRB Total												

							IRB Ap	proach					
				As of 30/	09/2018					As of 31	12/2018		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expor	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
GERMANY	Central banks and central governments Linstitutions Corrostes Corrostes - Of Which: Sociated Lending Corrostes Retail - Secured on real estate property Ball - Secured on real estate property Corrostes - Of Which: Selection Retail - Country on the Selection of the Selection Retail - Country on Retail - Corroste Corroste Retail - Other Retail - Of Which: Selection Retail - Color Retail - Of Which: Selection Retail -	0 1.612 2.543 0 63 87 64 2 63 0 23 4	0 0 5 0 5 3 1 0 1 0 2 0 2	0 1.406 1.263 0 56 78 64 2 62 0 13 2 12	0 195 434 0 44 22 19 1 18 0 3 1 2	0 0 1 0 1 2 2 0 2 0 0 0	0 5 0 4 3 1 0 1 0 2 0	0 1.772 2.507 0 70 88 64 2 62 0 24 4 20 0	0 0 2 0 2 4 2 0 2 0 2 0 2	0 1.577 1.234 0 60 78 63 2 61 0 15 2 13	0 181 395 0 34 26 22 1 21 0 4 1 3	0 0 0 0 4 4 0 4 0	0 0 2 0 1 3 1 0 1 0 2 0 2
	IRB Total			re value is renorte									

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
UNITED STATES	Central banks and central governments. Institutions Corporates Corporates Corporates Corporates Of Which: SME Retail Retail Secured on real estate property Retail Secured on real estate property Corporates Retail Secured on real estate property Retail Secured on re	0 456 2.365 0 40 168 122 1	0 0 0 0 0 2 1	0 403 1.525 0 29 155 120 1	0 106 694 0 21 74 24 0	0 0 0 0 3 3 0	0 2 0 0 4 0	0 469 2.322 0 62 174 129 1 129	0 0 0 0 0 2 1	0 440 1.517 0 51 163 128 1	0 115 599 0 17 74 25 0	0 0 0 0 2 2 0	0 0 3 0 0 4 0
	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Coulty  Other non credit-obligation assets  IRB Totail	46 0 45 0	0 0 0	35 0 35 0	50 0 50 0	0 0	4 0 4	45 0 45 0	0 0	35 0 35 0	50 0 50 0	0 0 0	4 0 4 0

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure 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	79	0	73	10	0	0	71	0	64	8	0	0
	Corporates	2.503	11	1.748	276	11	4	2.622	8	1.783	264	3	6
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	1	.0	1	.0	0	0	. 0	0	. 0	.0	0	0
	Corporates - Or Which: SME Retail	423 10	11	419	36	11	4	296	8	292	23	3	6
	Retail - Secured on real estate property	10		9	2					9			
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which:	8	0	8	2	0	0	8	0	8	1	0	0
IRELAND	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	8	0	0	0	0	0
	Retail - Qualifying Revolving	o n	0	0	0	0	0	ů	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	0	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	1	ō	1	0	ō	ō	1	ō	ō	0	ō	0
	Equity	0	0	0	0	0	ō	ō	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 30/	09/2018					As of 31/	12/2018		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	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	2.310	0	2.274	15	0	0	3.009	0	2.974	16	0	0
	Corporates	920	0	716	57	0	1	956	0	756	56	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	177	0	177	17	0	1	226	0	226	17	0	1
	Retail	85	3	74	16	2	3	80	3	70	15	2	3
	Retail - Secured on real estate property	68	3	66	14	2	2	64	3	63	13	2	2
SWITZERI AND	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
SWITZERDAND	Retail - Secured on real estate property - Of Which:	68	3	66	14	2	2	64	3	63	13	2	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	18	0	8	1	0	0	17	0	7	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	18	0	8	1	0	0	17	0	7	1	0	0
	Equity	0	0	0	0	0	0	. 0	0	0	. 0	0	0
	Other non credit-obligation assets												
	IRB Total						ffect due to credit						

Institutions Corporates Cor Cor Cor Retail	(nin EUR, %) ks and central governments ;	Original	Exposure <sup>1</sup> Of which: defaulted	As of 30/ Exposure Value <sup>1</sup>		of which:	Value adjustments and	Original I	Exposure <sup>1</sup>	As of 31/		ure amount	Value
Institutions Corporates Cor Cor Retail Re	ks and central governments	Original	Of which:		Risk expos		adjustments and	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	
Institutions Corporates Cor Cor Retail Re	ks and central governments	0		value.		Of which:				Value <sup>1</sup>			adjustments and
Institutions Corporates Cor Cor Retail Re		0				defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
Corporates Cor Cor Retail Re				0	0	0	0	0	0	0	0	0	0
Cor Cor Retail Ref		0	0	0	0	0	0	0	0	0	0	0	0
Cor Retail Ret		0	0	0	0	0	0	0	0	0	0	0	0
Retail Ret	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
Rei	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which:	0									u .	0	
	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
D-	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0		0	0	0	0	0
Kel	Retail - Other Retail - Of Which: SMF	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
Equity	of filler, lost Still	0	0	0	,		1 0	0	0	0	0	1 0	0
	redit-obligation assets	_	, i	Ů	, in		, in		, i			, in the second	
IRB Total													

Credit Risk - IRB Approach Danske Bank A/S

							IRB Ap	proach					
				As of 31	03/2019					As of 30,	/06/2019		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	13,837	1	11,923	1,885	0	4	15,376	1	13,469	1,796	0	4
	Corporates	180,213	1,711	141,241	42,316	1,374	1,705	183,443	1,708	144,121	42,522	1,405	1,640
	Corporates - Of Which: Specialised Lending	96	0	95	35	0	3	95	0	94	34	0	3
	Corporates - Of Which: SME	74,506	1,237	60,599	18,003	1,067	1,108	76,724	1,285	62,023	18,122	1,164	1,083
	Retail	137,057	1,079	126,053	21,609	2,259	831	138,455	1,067	126,757	21,791	2,242	830
	Retail - Secured on real estate property	116,292	750	114,570	19,080	2,162	376	116,982	742	114,779	19,157	2,147	380
Consolidated data	Retail - Secured on real estate property - Of Which:	4,579	61	4,342	976	189	46	4,464	61	4,232	959	183	44
consonauteu data	Retail - Secured on real estate property - Of Which:	111,713	689	110,228	18,104	1,973	330	112,518	681	110,547	18,198	1,964	336
	Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	20,766	328	11,483	2,529	97	456	21,472	325	11,978	2,634	95	450
	Retail - Other Retail - Of Which: SME	1,850	49	1,313	394	39	70	1,855	47	1,293	382	35	72
	Retail - Other Retail - Of Which: non-SME	18,916	280	10,171	2,135	58	386	19,617	278	10,686	2,252	60	379
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				1,774						1,903		
	IRB Total <sup>2</sup>	(1) Original ex			67,584						68,011		

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	06/2019		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value-		Of which: defaulted	provisions		Of which: defaulted	value:		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 1,209	0	0 1,088	0 148	0	0	0 1,202	0	0 1,083	0 151	0	0
	Corporates Corporates - Of Which: Specialised Lending	82,797 61	1,216 0	64,342 60	17,318 29	1,177 0	1,010 3	84,839 60	1,140 0	65,643 60	17,620 28	1,066 0	982 2
	Corporates - Of Which: SME Retail Retail - Secured on real estate property	46,823 84,976 73,569	1,024 572 364	35,455 79,505 72,597	10,461 13,069 11.815	959 929 909	840 622 303	47,975 85,757 74,058	963 563 357	35,839 79,596 72.616	10,610 12,967 11.740	915 914 897	816 616 301
DENMARK	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	3,899 69.670	44 320	3,716 68.881	779 11,035	116 794	37 266	3,808 70.250	42 315	3,628 68.988	778 10.963	119 778	34 267
	Retail - Qualifying Revolving Retail - Other Retail	0	0 208	6,908	0 1,254	0 20	0 319	0 11,698	0 206	6,980	0 1,227	0 17	0 315
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	1,020 10,388	24 184	698 6,210	180 1,075	7 13	39 280	1,029 10,669	24 181	684 6,295	171 1,056	5 12	40 275
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	03/2019					As of 30)	06/2019		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(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	1,068	0	763	122	0	0	1,212	0	908	127	0	0
	Corporates	38,832	33	31,793	10,057	35	88	39,400	41	32,712	9,839	57	121
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	1	0	1	0	0	0
	Corporates - Of Which: SME	12,623	21	11,665	3,314	21	42	12,925	23	12,095	3,320	24	41
	Retail	16,514	52	14,245	1,661	139	61	16,249	49	14,053	1,598	123	57
	Retail - Secured on real estate property	12,639	33	12,589	1,244	88	30	12,451	29	12,402	1,181	73	24
SWEDEN	Retail - Secured on real estate property - Of Which:	328	1	312	63	3	3	315	2	299	60	3	3
SWLDLIN	Retail - Secured on real estate property - Of Which:	12,311	31	12,277	1,181	85	27	12,136	27	12,103	1,121	70	22
	Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,875	19	1,656	418	51	32	3,798	20	1,651	417	50	33
1	Retail - Other Retail - Of Which: SME	548	9	428	155	24	14	533	9	420	149	21	14
1	Retail - Other Retail - Of Which: non-SME	3,327	10	1,229	263	27	18	3,264	11	1,232	268	29	19
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
1	IRB Total												

							IRB Ap	proach					
				As of 31/	03/2019					As of 30)	06/2019		
		Original	Exposure <sup>1</sup>	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments Institutions	974	0	0 975	0 71	0	0	0 1.182	0	0 1.172	67	0	0
	Corporates	22,422	306	17,926	5,944	150	362	23,017	275	18,142	6,016	148	298
	Corporates - Of Which: Specialised Lending	31	0	31	4	0	0	30	0	30	3	0	0
	Corporates - Of Which: SME	6,925	74	6,240	1,801	83	96	7,445	78	6,523	1,877	90	98
	Retail	20,951	60	18,658	3,907	232	34	21,785	62	19,427	4,201	245	35
	Retail - Secured on real estate property	17,571	48	17,063	3,500	229	16	17,948	50	17,426	3,681	242	17
NORWAY	Retail - Secured on real estate property - Of Which:	175	2	164	40	7	1	169	2	158	40	8	2
1101111111	Retail - Secured on real estate property - Of Which:	17,396	46	16,899	3,460	222	15	17,779	48	17,269	3,641	234	15
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,380	12	1,596	408	2	19	3,837	12	2,000	520	3	18
	Retail - Other Retail - Of Which: SME	170	3	117	39	2	4	179	2	119	39	2	4
	Retail - Other Retail - Of Which: non-SME	3,209	9	1,478	369	1	15	3,658	10	1,882	481	1	15
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets			<b>.</b>						<b>.</b>			
	IRB Total												

							IRB Ap	proach					
				As of 31,	03/2019					As of 30,	06/2019		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure 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	156	0	83	25	0	0	208	0	128	29	0	0
	Corporates	14,001	131	10,457	4,842	0	71	14,025	129	10,496	4,942	0	60
	Corporates - Of Which: Specialised Lending	4	0	4	3	0	0	3	0	3	3	0	0
	Corporates - Of Which: SME	3,797	108	3,112	1,624	0	61	3,831	100	3,251	1,668	0	52
	Retail	13,553	368	12,698	2,733	933	84	13,562	365	12,705	2,751	927	94
	Retail - Secured on real estate property	11,718	292	11,542	2,343	910	19	11,727	291	11,552	2,363	902	29
FINLAND	Retail - Secured on real estate property - Of Which:	167	14	141	89	62	5	163	14	138	78	52	6
11110 1110	Retail - Secured on real estate property - Of Which:	11,551	278	11,401	2,254	847	14	11,564	277	11,415	2,285	850	23
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,835	76	1,157	390	23	65	1,835	74	1,153	389	25	65
	Retail - Other Retail - Of Which: SME	104	13	66	19	6	13	103	11	65	20	7	14
	Retail - Other Retail - Of Which: non-SME	1,731	63	1,090	371	17	52	1,732	63	1,088	368	19	51
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Credit Risk - IRB Approach Danske Bank A/S

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	06/2019		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expo	sure amount	Value adjustment:
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	and 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	1,749	0	1,662	369	0	0	1,696	0	1,624	376	0	0
	Corporates	4,177	1	3,574	680	0	11	5,134	1	4,568	675	0	4
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	564	0	497	193	0	8	1,658	0	1,562	161	0	2
		174	3	155	28 22	2	2	198	2	177	34 25	2	2
	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which:	114	2	112	22	2	1	113	1	110	25	2	1
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which:	- 4						2	U		1	U	0
	Retail - Oualifying Revolving	112	2	110	21	2	1	111	1	108	25	2	1
	Retail - Other Retail	60		43		0		85	0	67		0	
	Retail - Other Retail - Of Which: SMF	1	0	13	0	0	0	1	0	07	0	0	0
	Retail - Other Retail - Of Which: non-SME	59	1	43	6	0	1	85	1	67		0	1
	Equity	0	0	-13	0	0		0.0		0,	0	0	0
	Other non credit-obligation assets	, in the second	ľ	l i	, i	l i		, in the second	ľ	, in the second	, i	ľ	الأسا
	IRB Total												

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	06/2019		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure 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	1,292	0	1,109	186	0	0	1,323	0	1,126	189	0	0
	Corporates	2,617	2	1,293	410	0	1	2,774	2	1,457	444	0	1
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	56	2	48	23	0	1	52	2	44	21	0	1
	Retail	90	3	79	23	4	3	89	3	78	23	3	3
	Retail - Secured on real estate property	66	2	65	20	4	1	65	1	64	19	3	1
GERMANY	Retail - Secured on real estate property - Of Which:	2	0	2	1	0	0	2	0	2	0	0	0
GERMANT	Retail - Secured on real estate property - Of Which:	64	1	63	19	4	1	64	1	62	19	3	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	24	2	14	3	0	2	23	2	14	4	0	2
	Retail - Other Retail - Of Which: SME	3	0	2	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	21	2	12	3	0	2	20	2	12	3	0	2
	Equity		0	0	0		0	0	0		0	0	. 0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	03/2019					As of 30	06/2019		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments and	Original E	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure 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	512	0	478	105	0	0	393	0	362	92	0	0
	Corporates	2,233	0	1,354	425	0	6	2,211	0	1,384	441	0	5
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	41	0	37	13	0	0	45	0	42	15	0	0
	Retail	165	1	154	58	2	5	173	1	156	77	2	4
	Retail - Secured on real estate property	121	1	120	25	2	1	122	1	120	26	2	1
UNITED STATES	Retail - Secured on real estate property - Of Which:	1	0	1	0	0	0	0	0	0	0	0	0
ONTIED STATES	Retail - Secured on real estate property - Of Which:	121	1	119	25	2	1	122	1	119	26	2	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	44	0	34	33	0	4	50	0	36	51	0	3
	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	44	0	34	33	0	4	50	0	36	51	0	3
	Equity Other non credit-obligation assets		0	0	0		0	0	0	0		0	0

							IRB Ap	proach					
				As of 31	03/2019					As of 30	06/2019		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(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	85	0	69	9	0	0	58	0	42	5	0	0
	Corporates	2,641	6	1,814	293	2	6	2,805	5	2,015	296	1	4
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	300	6	297	18	2	5	467	5	464	29	1	4
	Retail	11	0	9	2	0	0	9	0	9	2	0	0
	Retail - Secured on real estate property	9	0	8	1	0	0	8	0	8	2	0	0
IRELAND	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
INCE IND	Retail - Secured on real estate property - Of Which:	9	0	8	1	0	0	8	0	8	2	0	0
	Retail - Oualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail  Retail - Other Retail - Of Which: SME	1	0	1	0	0		1	0	0	0	0	
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-sme Equity	1	0	1	0	0	0	1	0	0	0	0	0
	Other non credit-obligation assets	U	U	U	0	U	U	U	0	0	U	U	
	IRB Total												_

							IRB Ap	proach					
				As of 31/	03/2019					As of 30)	06/2019		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments	Original E	exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
SWITZERLAND	Central lawks and central governments Institutions Corporates Corporates Original Secured on real estate property Retail Secured on real Secured on real estate of Which: real Set Retail Secured on real Secured on Retail Secured on	0 2,639 629 0 26 84 67 0 67 0 17	0 0 0 0 3 3 0 0 0 0 0 0 0 0 0	0 2,613 428 0 26 72 65 0 65 0 7	0 14 51 0 13 15 13 0 13 0 2 0	0 0 0 0 0 2 2 2 0 0 0	0 0 1 0 1 3 2 0 0 2 0 0 0	0 3,122 594 0 27 82 66 0 66 0 16 0	0 0 0 0 3 3 0 3 0 0	0 3,105 390 0 27 71 65 0 65 0 7	0 17 51 0 14 16 14 0 14 0 1 1 0	0 0 0 0 2 2 0 0 0	0 0 1 0 1 3 2 0 0 2 0 0 0
	Other non credit-obligation assets  IRB Total												

							IRB Ap	proach					
				As of 31	03/2019					As of 30/	06/2019		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	sure amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk expos	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	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	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	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart to	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	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	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
	Other non credit-obligation assets												
	IRB Total												



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off halance of	heet exposures	
												Оп-рагансе s	leet exposures	
								Derivatives with p	ositive 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	assets (net of short											
			positions)		of which: Eigeneial accets	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			
					through profit or loss	comprenensive income								
[ 0 - 3M [ [ 3M - 1Y [		155 33	155 33	15 8	0	0	141 25	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria	91 0	91 0	38 0	0	0	53 0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [		174 17	174 17	3 17	0	0	171 0	0	0	0	0	0	0	
[10Y - more Total		1 471 230	1 471 13	1 82	0	0	0 389	0	0	0 0	0	0	0	0
[ 0 - 3M [   3M - 1Y     1Y - 2Y		338 132 28	132 28	51 1	0	0	82 27	0	0	0	0	0	0	
[ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Belgium	1 0 86	1 0 86	1 0 86	0	0	0	0	0	0	0	0	0	
Total		34 620	34 295	34 187	0	0	0 108	0	0	0	0	0	0	0
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Bulgaria													
[10Y - more Total														
「0-3M「 「3M-1Y「 「1Y-2Y「														
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Cyprus													
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Czech Republic													
[5Y - 10Y [ 														
[ 0 - 3M [ [ 3M - 1Y [		1,762 1,948	1,762 1,948	0 618 382	0	0 175 204	1,741 775	5 8	344 417	1 8	139 194 525	1.068 125	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Denmark	1,762 1,948 594 279 447 527 1,118	1,762 1,948 594 279 447	382 114 400	0	204 0	6 165 44	21 9 7	539 145 225	28 11 20	525 100 241	8 0	0	
		527 1,118 <b>6,674</b>	524 1,118 <b>6,671</b>	401 0 1,915	0	0 0 379	64 74 <b>2,870</b>	26 151 <b>227</b>	360 1.629 <b>3,659</b>	20 126 115 <b>310</b>	1.317 1.253 3,768	1 0 1,202	0	167
Total [ 0 - 3M [		<b>6,674</b> 0 0	6,671 0 0	1,915 0 0	0 0	0 0	2,870 0 0	0 0	3,659 0 0	310 0 0	3,/68 0 0	1,202 68 0	0	16/
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[37 - 57 [ 		0	0	0	0	0	0	0	0	0	0	0	0	
Total	1		. 0	0	0	0	0	0	0	0	0	68		0



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2018							
						Dire	ect exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
	(IIIII EGIC)													
												Off-balance st	neet exposures	
								Derivatives with po	ositive fair value	Derivatives with	negative fair value			-
					I						I .			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											exposure amount
Residual Platuitty	Country / Region	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
			, ,	of which: Financial assets		of which: Financial assets at	of which: Financial assets at					Nominal	PIOVISIONS	
				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			
		(7)	(72)	200			67		2411					
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		673 114 412	673 114 412	260 0 25	0	0	98 366	72 12 12	8.644 1.761 434	35 4 7	7.035 556 1,379	1.171 22 0	0	
[ 2Y - 3Y [   13Y - 5Y [   15Y - 10Y [	Finland	71 310 550 182	71 310	8 197 108	0	0	63	68 37	1.750 541 1.259	18 2	1.204 30	1 63	0	
		550 182 <b>2,311</b>	550 182 <b>2,311</b>	108 47 <b>646</b>	0	0	113 442 134 <b>1,283</b>	35 103 339	1.259 858 <b>15,247</b>	0 89 <b>155</b>	5 995 <b>11,204</b>	23 1.284	0	94
[ 0 - 3M [		24 709 253 57	24 659	24 266	0	0	0 393 163	0	0 0	0	0 0	0 0	0	,,
[ 1Y - 2Y [	France	253 57	253 57	90 57 57	0	0	0	0	0	0	0	0	0	
[5V - 10V [		362 62 77	362 62 72	5/ 62 72	0	0	305 0	0	0	0	0	0	0	
		1,539 155 129	1,489 155 129	<b>627</b>	0	0	862 112	<b>0</b>	272 1,246	<b>0</b>	<b>0</b> 76	0	0	0
[ 1Y - 2Y [		129 138	138	117 116	0	12 22 22	0	38 25	1,246 753	61 18	492 335	0	0	
[ 2Y - 3Y [   13Y - 5Y     5Y - 10Y	Germany	138 22 185 54	22 185 54	13 47	0	38 0	134 0	25 77 44 57	753 1.291 902 1,775	18 63 12 111	555 118 1,406	0	0	
Total		225 909	225 909	225 <b>525</b>	0	0 95	0 246	76 323	284 6.524	86 353	245 3,228	0	0	0
[ 0 - 3M [		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	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	
Total [ 0 - 3M [ [ 3M - 1Y [		0	0	0	0	0	0 0	0	0	0	0	0	0	0
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Greece	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	
Total  [ 0 - 3M [	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ]														
[ 2Y - 3Y [   13Y - 5Y [   15Y - 10Y [	Hungary													
[10Y - more Total														
[ 0 - 3M [		149 128 188	149 128 188	0 24 18	0	0	75 104 170 0	0	0	2 0	415 0	985 0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Ireland	0 47	0 9	0	0	0	3	9 39 13	363 1,057 270	0 0	225 222 0	0	0	
		76 75	76 75	44 75	0	0	32 0	0	0	ő	0	0	0	
Total [ 0 - 3M [ [ 3M - 1Y [		664 6 51	625 6 51	167 6 51	0	0	384 0	60	1,689	3 0 0	862 0	985	0	5
[ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ]	Italy	6 28	6 28	6 28	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [	Italy	80 6	80 6	80 6	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		23 200	23 200	23 200	0 0	0 0	0 0	0 0	0	0 0	0	0 0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	
1 2Y - 3Y I 13Y - 5Y I	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0 0 <b>60</b>	0	0



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off halanco el	eet exposures	
												Oπ-balance sr	leet exposures	
								Derivatives with po	sitive 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)		of which: Eigenein accets	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			
					tillough profit of loss	comprehensive income								
				_										
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0 0	0 0 0	70 0 0	0 0 0	
f 2Y - 3Y f f3Y - 5Y f f5Y - 10Y f	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more		0	0	0	0	0	0	0	0	0	0	0 70	0	0
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [	Luxembourg													
[ 0 - 3M [ [ 3M - 1Y [														
1 1Y - 2Y I 1 2Y - 3Y I 1 3Y - 5Y I	Malta													
[5Y - 10Y [ [10Y - more														
Total  f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f		350 136	350 136 110	21 136	0	0	329 0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Netherlands	350 136 110 54 111 174 67		1 0 30	0	0	109 0 81	0	0	0	0	0	0	
		174 67	111 174 67	30 174 67	0	0	0	0	0	0	0	0	0	
[ 0 - 3M [ [ 3M - 1V [		1,003 0	949 0 0	430 0 0	0 0	0	519 0 0	0	0	0	0	0	0	0
[ 1Y - 2Y [	Poland	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0	
13Y - 10Y     10Y - more     Total     0 - 3M     3M - 1Y     1Y - 2Y     2Y - 3Y     3Y - 5Y     15Y - 10Y     10Y - more		0 0 2	0 0 2	0 0 2	0	0	0 0	0	0	0	0	0	0	0
[ 1Y - 2Y [	Portugal	2 0	2 0	2 0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y   [5Y - 10Y	rortugui	3 94 14	3 94 14	3 94 14	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [	1	116	116	116	0	0	0	ŏ	ŏ	ő	Ö	ō	ŏ	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y														
[3Y - 5Y [	Romania													
Total	1													
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y														
[ 1Y - 2Y [	Slovakia													
Total					^									
[ 0 - 3M [		0	0	0	0	0	0	0	0	0 0	0 0 0	0	0 0 0	
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Slovenia	0	0	0	0	0	0	0	0	0	0	0	0	
15Y - 10Y   10Y - more Total	-	0	0	0	0	0	0	0	0	0	0	0	0	0



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2018							
						Dire	ect exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
												Off-halance et	eet exposures	
												OII-Dalaince si	еес ехрозитез	
								Derivatives with po	sitive 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)		of which: Financial accets	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			
					tillough profit of loss	comprehensive income								
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 59 20	0 59 20	0 13 20	0 0 0	0 0	0 46 0	0 0 0	0	0 0 0	0 0 0	0 0	0 0 0	
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Spain	59 20 116 245 149	116 245 149	116 245 149	0	0	0	0	0	0	0	0	0	
[10Y - more Total		6 505	595	6 549	0	0	0	0	0	0	0	0	0	0
[ 0 - 3M [		2,309 367 35 231 408 136 124	2,309	776 344	0	0	105 8	72 31 53	7.250 1.076 621 513 1,121 1.212	104 30 23	6.323 1.824 498	1.805 49 260	0	
[ 1Y - 2Y [	Sweden	231 408	11 231 293 100	0 69	0	76 17	155 190	27 82	513 1,121	40 22	942 484	136 146	0	
		136 124 3,630	100 124 <b>3,434</b>	100 124 1,415	0	0 0	0 1 467	97 0 <b>363</b>	1.212 5 11,799	6 0 224	463 0 10,533	0 0 2,395	0	12
[ 0 - 3M [ [ 3M - 1Y [		547 432	547 432	91 172	0	0	456 260	0	0 0	0 0	0 0	826 0	0	12
1 1Y - 2Y I 1 2Y - 3Y I 13Y - 5Y I	United Kingdom	182 158 135	182 87 135	0	0	0	182 86 133	0	0	0	0	0	0	
[5Y - 10Y [ [10Y - more		9 197	9 197	2 0	0	0	7 197	0	0	0	0	0	0	
Total   0 - 3M     3M - 1Y		1,659	1.588	267	0	0	1.321	0	0	0	0	827	0	86
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Iceland													
Total [ 0 - 3M [														
[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y]	Liechtenstein													
[5Y - 10Y [	Liechtenstein													
Total  [ 0 - 3M [	1	242	242	15	0	0	227	1	47	5	146	148	0	
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ]		242 349 127 on	349 127	346 117 84	0	0	3 10	2 5 13	102 156	6 21 37	146 235 364 458 260 326	0 134	0	
15Y - 10Y I	Norway	90 260 532	90 260 532	84 250 531	0	0	10 1	11 11 18	156 211 217 630	17 33	260 326	0	0	
[10Y - more Total [ 0 - 3M [	<b></b>	6 1,605	6 1,605	1,342	0	0	6 262	17 <b>67</b>	119 1,482	108 227	663 2,452	0 282	0	52
[ 3M - 1Y [														
[ 2Y - 3Y [   13Y - 5Y     15Y - 10Y	Australia													
l 10Y - more Total														
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
[ 1Y - 2Y [	Canada													
Total	-													
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [														
1 2Y - 3Y I 13Y - 5Y I	Hong Kong													
	1													
Iotai	1													



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2018							
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					Derivatives with po	ositive fair value	Derivatives with	negative fair value			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 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	
1 ME - 0 1														
To -3M	Japan													
To - 3M	u.s.	0 25 1 0 150 1,311 0 1,487	0 25 1 0 150 1,311 0	0 0 1 1 0 150 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 1,311 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0	44 0 0 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   Tota	China	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
10 tal	Switzerland	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[ 0 - 3M [	Other advanced economies non EEA	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 1	0 0 0 0 0 0 85 0	0 0 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 94 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Other Central and eastern Europe countries non EEA	Ü	0	0	Ü	U	0	1	05	1	34	v	0	U
10 - 3M     10 - 3M     13M - 1Y     14Y - 2Y     2Y - 3Y     13Y - 5Y     15Y - 10Y     10Y - more   Total	Middle East	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
Total   Tota	Latin America and the Caribbean	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0	0 0 0 0 0 0 83	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2018	3						
						Dire	ct exposures							
	(mln EUR)			On balance si	neet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sl	eet exposures	
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   [ 2Y - 3Y	Africa	34 0 0 0 0 0 0 0	34 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	34 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 52 52	0 0 0 0 0	3
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y   [ 10Y - more	Others	4 0 0 0 4 5	4 0 0 0 4 5	0 0 0 0 4 5	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 0 0 0 0	3 0 4 0 0	252 0 268 0 0 89	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	44 0 0 0 0	92 0 0 0 0	0 0 0 0	
Total		14	14	9	0	0	4	6	609	0	44	92	Ö	2

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The associates recorded concer not inconsumes to control and soil ad convernment on immediate borrower basis, and do not include association to other counternants with full or cartial covernment ouarantees.

  (3) The banks dischole the exposures in the "Financial assess have find for trading" carticular size in the production of the counternants of the "Financial assess interest in the "Financial assess interest in the construction control in Control Plasmore sheet." Immediate the constitution of the counternants of other than sovereion) on severeion or extension of the constitution of the counternants of the mixture but and a control production of the counternants of the control counternants of the control production of the counternants of the

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

(s) Residual countries not reported separately in the Transparency services

Regions:

Other advanced non EEx Israel, Korea, New Zealand, Teasis, San Marino, Singapore and Talwan.

Other CEE non EEX Albania, Bonsia and Herzegovina, PRR Macedonia, Montenegro, Sertia and Turkey.

Middle East: Balranii, Djibout, Iran, Iran, Jordan, Kiwaet, Lebanori, Libba, Omania, Quanti, Saudi Arabis, Sudian, Syria, United Arab Emirates and Yemen.

Latin America: Agent, Seepartis, Beltze, Boliko, Para, Directio, Cata Raza, Omania, Comminac, Dominica, Dominica, Dominica, Deminica, Deminica

Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwa and Tunisia.



General governments exposures by country of the counterparty

Dancke Bank A

							Danske Bank A/S							
							As of 30/06/2019							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-halance s	heet exposures	
												Oil-balance 3	neet exposures	
								Derivatives with p	ositive 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	assets (net of short											
			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			
					through profit of loss	comprehensive income								
[ 0 - 2M [		•		_	_	_	_				_			
[ 0 - 3M [ [ 3M - 1Y [		0 25	0 0 141	0 0 87	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y [	Austria	141 215	215	50	0	0	53 165	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [		210 28	210 28	210 28	0	0	0	0	0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		87 <b>706</b>	87 681	87 462	0	0	0 219	0	0	0	0 0	0	0	0
[ 3M - 1Y [ [ 1Y - 2Y [		95 110	95 110	13 84	0	0	82 27	0	0	0	0	0	0	
[ 2Y - 3Y   [ 3Y - 5Y     5Y - 10Y	Belgium	0 21 98	0 21 98	0 21 98	0	0	0	0	0	0	0	0	0	
Total		93 <b>417</b>	93 <b>417</b>	93 308	0	0	0 109	0	0	0	0	0	0	0
[ 0 - 3M [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Bulgaria													
[10Y - more Total	-													
「0-3M「 「3M-1Y「 「1Y-2Y「														
[ 2Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Cyprus													
[ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Czech Republic													
[5Y - 10Y [ [10Y - more														
Total 「 0 - 3M 「 「 3M - 1Y 「		2,217 1,805 1,108	2,217 1,805 1,108	438 450 887	0	0 175 204	1,762 822 16	4 12	99 530 582	1 13	284 409 474	1.665 58	0	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Denmark	1,108 481	1,108 481	887 291 458 571	0	204 0	16 189 5	43 5 8	582 144 154	13 25 0 26	474 0 241	0	0	
[5Y - 10Y   [10Y - more		481 652 644 1,228	481 464 642 1,228	45	0	0	31 112	31 387	344 2.448 <b>4,302</b>	196 160 <b>422</b>	1.265 945 <b>3,618</b>	í 1	0	
Total [ 0 - 3M [ [ 3M - 1Y [		8,134 0 0	7,944 0 0	3,139 0 0	0 0 0	379 0 0	2,937 0 0	491 0 0	4,302 0	0 0	3,618 0 n	1,731 5 0	0 0 0	187
[ 3M - 1Y [	Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [   F5Y - 10Y       F10Y - more		0	0	0	0	0	0 0 0	0	0	0 0	0	0	0	
f 10Y - more Total		0	0	0	0	0	0	ō	Ō	0	Ō	5	ō	0



General governments exposures by country of the counterparty

						Danske Bank A/S											
							As of 30/06/2019	D19									
						Dire	ect exposures										
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet				
	(min Eory)																
												Off-balance sh	eet exposures				
								Derivatives with pe	ositive fair value	Derivatives with	negative fair value						
					1									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											exposure amount			
		derivative financial assets	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 through profit or loss	fair value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount						
[ 0 - 3M [ [ 3M - 1Y [		422	422	0	0	0	138	10	2.266	40	5.044	1.037	0				
[ 1Y - 2Y [		422 608 30	422 608 30	93 0	0	0	138 368 29	10 33 40	2.266 1.328 1,507	40 20 18	5.044 2.264 1,393	4	0				
1 2Y - 3Y I 13Y - 5Y I 15Y - 10Y I	Finland	197 358 831 354	197 358 831	134 227 341 202	0	23 0	63 108 491 153	39 52 75	463 1.108 1.155	0 1 0	0 30 0	34 46 2	0				
[10Y - more Total		2,800	354 2,800	996	0	0 23	153 1,350	149 399	676 <b>8,504</b>	41 121	675 9,406	47 1,172	0	65			
[ 0 - 3M [		150 822 47	150 772 47	150 588 47	0	0	0 185	0	0	0	0	0	0				
[ 1Y - 2Y [	France	388 142 450 133	87 142 450	87 142 450	0	0	0	0	0	0	0	0	0				
		450 133 <b>2,133</b>	133	450 133 <b>1,596</b>	0	0	0 0 185	0	0	0	0	0	0				
[ 0 - 3M [ [ 3M - 1Y [		100 400	1,781 100 400	1 400	0 0	12 0	88 0	9	94 1,120	0 20	29 408	0	0				
1 1Y - 2Y I 1 2Y - 3Y I 13Y - 5Y I	Germany	1.011	1.011	960 244 649 286	0	45 0	6 52	30 54 49 70	885 1.158	2 68	126	0	0				
[3Y - 5Y   [5Y - 10Y   [10Y - more		374 689 294 163	296 689 294 163	286 163	0	40 0 0	0	49 70 60	915 1,818 169	21 127 112	620 85 1,400 245	0	0				
Total 「0 - 3M 「 「3M - 1Y 「		3.031 0	2.953 0	<b>2.704</b> 0	0	<b>96</b>	145 0	<b>303</b>	6.159 0	349 0	2.913 0	<b>0</b>	0	0			
[ 3M - 1Y [		0	0	0	0	0	0	0	0	0	0	0	0				
「5Y - 10Y 「	Croatia	0	0	0	0	0	0	0	0	0	0	0	0				
[10Y - more Total [ 0 - 3M [		0 0	0	0	0	0	0	0	0	0	0	0	0	0			
[ 3M - 1Y		0	0	0	0	0	0	0	0	0	0	0	0				
[3Y - 5Y [	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			
Total   0 - 3M     3M - 1Y			_	_													
[ 1Y - 2Y [	Hungary																
[5Y - 10Y   [10Y - more Total																	
Total   0 - 3M     3M - 1Y		249	249 123	0	0	0	100 123 71	1 2	81	2	563 236	1.135	0				
[ 1Y - 2Y [ [ 2Y - 3Y [	Ireland	249 123 71 59	71 59	0 59	0	0	0	2 22 11	245 715 309	1 1 0	236 223 0	0	0				
[3Y - 5Y [ [5Y - 10Y [	Ireland	339 20 60	339 20 60	270 16 60	0	0	69 4	13 0	243 0	0	0	0	0				
「10Y - more Total 「0 - 3M「	1	920 6	920 6	<b>406</b>	0 0 0	0 0	366 0	0 48 0	1,593 0	0 4 0	1,022 0	1,135 0	0 0 n	5			
[ 3M - 1Y [		317 79 320	317 79 320	317 79 320	0	0	0	0	0	0	0	0	0				
[ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Italy	42	320 42 132	320 42 132	0	0	0	0	0	0	0	0	0				
「10Y - more Total		132 42 939	42 939	42 939	0	0	0	0	0	0	0	0	0	0			
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0				
1 2Y - 3Y I 13Y - 5Y I	Latvia	0	0	0	0	0	0	0	0	0	0	0	0				
	]	0	0	0	0	0	0	0	0	0	0	0	0				
Total	1	0	0	0	. 0	ı <b>0</b>	0	0	0	. 0	ı 0	0	0	0			



General governments exposures by country of the counterparty

Dancka Bank A/C

		Danske Bank A/S												
			As of 30/06/2019											
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
								Derivatives with po	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 [	Lithuania	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[ 0 - 3M [	Luxembourg													
[ 0 - 3M [	Malta													
Total	Netherlands	0 48 85 176 123 59 151	0 48 85 176 123 59 151	0 23 0 120 41 59 151	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 25 85 55 81 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 [	Poland		342	333	J		240	J	,	Ţ			Ţ.	
13Y - 20Y	Portugal	0 14 14 0 166 30 38 262	0 14 14 0 166 30 38 262	0 14 14 0 166 30 38	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 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 [	Romania	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
[ 0 - 3M   [ 3M - 1Y   [ 1Y - 2Y   [ 2Y - 3Y   [ 3Y - 5Y   [ 5Y - 10Y	Slovakia													
Total	Slovenia													



General governments exposures by country of the counterparty

							As of 30/06/2019	19								
						Dire	ct exposures									
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet			
												0% balance d	eet exposures			
												Oπ-balance st	eet exposures			
								Derivatives with po	sitive 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	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	or which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount					
				held for trading	through profit or loss	comprehensive income	amortised cost									
[ 0 - 3M [		51 79 314	51 79 314	51 58 314	0	0	0 21	0 0	0	0	0	0	0			
[ 1Y - 2Y [ [ 2Y - 3Y [	Spain	314 84 250 187	314 84 250 187	314 84 250 187	0	0	0	0	0	0	0	0	0			
[ 2Y - 3Y [		15	15	15	0	0	0	0	0	0	0	0	0			
Total   0 - 3M     3M - 1Y		979 672	979 672	958 148 21	0	0	21 41 7	9 49 85	3.881 3.210	158 29 40	8.662 1.201 1.072	1.832 47	0	0		
1 3M - 111 1 1Y - 2Y I 1 2Y - 3Y I [3Y - 5Y [	Sweden	672 29 242 343 151 176 137	672 29 176 235 151 157	50 7	0	64 50	62 161 119	33 50 81	3.881 2.310 386 541 753 952	40 12 42	1.201 1.072 243 1,121	253 180 260	0			
[5V - 10V [	Sweden	151 176	151 157 137	16 156 137	0	17 0	119 0	81 91		42 10	1,121 385	260 0	0			
f10Y - more Total [ 0 - 3M [		1,749	1,557	536	0	131 0	390 647	389 0	8,828 0	292 0	12,684 0	<b>2,572</b> 835	0	9		
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		771 735 362 144 60	771 735 362	124 596 207	0	0	647 139 155	0	0	0	0	0	0			
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y [	United Kingdom	144 60 9	75 60 9	2 2	0	0	75 59 8	0	0	0	0	0	0			
Total		198 <b>2.280</b>	198 2,211	0 931	0	0	198 1.281	0	0	0	0	0 836	0	101		
[ 0 - 3M [																
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Iceland															
[ 0 - 3M [ [ 3M - 1V [																
[ 1Y - 2Y [	Liechtenstein															
[5Y - 10Y [ [10Y - more																
Total		217 225 227	217 225	1 224	0	0	215	0 2	11 110	2 11	54 406	161 0	0			
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ]	Norway	227 48	225 227 48	224 225 44 378 194	0	0	2 4	9 7	236 135 220	15 18 14	406 295 257 243 192	0	0			
15Y - 10Y I		48 379 195 22	379 195 22	378 194 22	0	0 0	2 1 0	6 26 26	916	35	243 192 712	69 0	0			
[10Y - more Total [ 0 - 3M [		22 1,313	1,313	22 1,089	0	0	224	76	345 1,972	146 241	712 2,159	230	ŏ	51		
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [																
[3Y - 5Y [ [5Y - 10Y [	Australia															
10Y - more   Total   0 - 3M																
[ 3M - 1V [																
[ 1Y - 2Y [	Canada															
Total																
[ 0 - 3M [   3M - 1Y [   1Y - 2Y [																
1 2Y - 3Y I 13Y - 5Y I	Hong Kong															
	1															
Total	1															



General governments exposures by country of the counterparty

				Danske Bank A/S													
							As of 30/06/2019	2019									
						Dire	ct exposures										
	(mln EUR)			On balance si	heet				Deriva	tives		Off balar	nce sheet				
												Off-balance st	neet exposures				
			Total carrying amount of non-derivative financial assets (net of short					Derivatives with po	sitive fair value	Derivatives with negative fair value				Risk weighted exposure amount			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	non-nervative manical 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				
[ 0 - 3M [	Japan																
0 - 3M	U.S.	0 26 0 0 2,155 671 0	0 26 0 0 2,155 671 0 2,851	0 1 0 0 1,496 9 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 659 661 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	44 0 0 0 0 0 0	0 0 0 0	0			
[ 0 - 3M [	China	3.55	3,11					-		-							
10 - 3M     13M - 13Y   14 - 12Y   14 - 2Y   12Y - 3Y   13Y - 5Y   15Y - 10Y   110Y - more   Total	Switzerland																
[ 0 - 3M [	Other advanced economies non EEA	1 0 0 0 0	1 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	1 0 0 0 0	0 0 0 0 0 3 0	0 0 0 0 0 83 0	0 0 0 0 0 4	0 0 0 0 0 94 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				
130' - more Total  [ 0 - 3M	Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	83 0 0 0 0 0	0 0 0 0 0 0	94 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1			
Total	Middle East	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0			
Total	Latin America and the Caribbean	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	0 0 0 0 0 0 83	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	u u			



General governments exposures by country of the counterparty

							Danske Bank A/S									
							As of 30/06/2019									
						Dire	ect exposures									
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet			
								Derivatives with po				Off-balance sł	eet exposures			
								Derivatives with po	stive fair value	Derivatives with negative fair value						
Residual Maturity	y Country / Region	Total gross carrying amount of non- derivative financial assets	Total gross carrying amount of non-	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assests (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 [	Africa	29 8 0 0 0 0 0 37	29 8 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	29 8 0 0 0 0 0 0 37	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 43 43	0 0 0 0 0	3		
[ 0 - 3M [	Others	2 0 0 0 5 3	2 0 0 5 3	0 0 0 5 3	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	7 4 0 0 0	304 301 0 0 0	0 0 0 0 5	0 0 0 0 0	17 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			
Total		10	10	8	0	0	2	11	605	5	90	17	ő	5		

Notes and definitions
Information disclosed in this template is:

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exocumes recorded cover only exocurses to central, recional and local oovernments on immediate borrower basis, and do not include exocurses to other counternarts with full or certail covernment cuarantees

  (3) The basis disclose the exocurses in the "Financial assets held for braining" contribul after offsettion the cash short oxocitions haven the same maturaties.

  (4) The exocurse recorded include the oxocitions towards counternarts (other than sovereign on severeign not existed in cut an extensive control in control or control in control or off balance sheet.] Intersective of the demonination and or accounting dassification of the continues are controlled or one of the demonination and or accounting dassification of the continues are controlled or one of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dassification of the controlled or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accounting dashed or one of the demonination and or accountin

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

Other advanced non Ext. Issae, yorea, wew zealand, yosa, was yearned, yosa, was zealand, xussay, san Harmon, yangspore and Lawaria.

The property of the prope

Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwa and Tunisia.



#### Performing and non-performing exposures

				As of 30/09/201	.8			As of 31/12/2018								
		Gross carry	ing amount		provisions <sup>4</sup> f		Collaterals and financial		Gross carrying amount			Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and   financial   guarantees		
		Of which performing but past due >30	Of which nor	n-performing <sup>1</sup>	On performing	On non- performing	guarantees received on non- performing		past due >30		-performing <sup>1</sup>	On performing	On non- performing	received on non- performing		
(min EUR)		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures		
Debt securities (including at amortised cost and fair value)	36,613	0	0	0	0	0	0	35,926	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	8,073	0	0	0	0	0	0	7,441	0	0	0	0	0	0		
Credit institutions	28,011	0	0	0	0	0	0	27,811	0	0	0	0	0	0		
Other financial corporations	487	0	0	0	0	0	0	562	0	0	0	0	0	0		
Non-financial corporations	42	0	0	0	0	0	0	111	0	0	0	0	0	0		
Loans and advances(including at amortised cost and fair value)	320,612	521	7,753	2,826	566	1,833	5,003	311,862	793	7,512	2,923	547	1,834	4,911		
Central banks	33,790	0	0	0	0	0	0	27,514	0	0	0	0	0	0		
General governments	5,819	0	3	0	1	1	1	7,282	0	27	0	0	3	24		
Credit institutions	7,624	0	13	7	2	6	5	9,416	10	13	7	2	7	6		
Other financial corporations	43,051	35	264	14	4	72	191	38,165	120	264	13	4	71	186		
Non-financial corporations	98,734	417	3,922	1,272	241	953	2,253	98,884	571	3,757	1,363	237	994	2,173		
of which: small and medium-sized enterprises at amortised cost	23,584	28	1,149	550	133	435	415	23,904	37	1,100	529	135	434	379		
Households	131,594	70	3,551	1,533	318	800	2,552	130,601	92	3,451	1,539	304	760	2,523		
DEBT INSTRUMENTS other than HFT	357,225	521	7,753	2,826	566	1,833	5,003	347,788	793	7,512	2,923	547	1,834	4,911		
OFF-BALANCE SHEET EXPOSURES	100,644		553	120	144	227	136	98,785		577	122	184	144	203		

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

<sup>10</sup> Institutions report here collective allowances for incurrend but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT).

<sup>(9)</sup> Insitutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)

Grothe on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



#### Performing and non-performing exposures

				As of 31/03/201	9			As of 30/06/2019							
		Gross carry	ing amount		accumulated	Accumulated impairment, scumulated changes in fair ralue due to credit risk and provisions <sup>4</sup> Collaterals and financial			Gross carryi	ng amount		accumulated	I impairment, I changes in fair credit risk and	Collaterals and financial	
		Of which performing but past due >30	Of which non	Of which non-performing <sup>1</sup>		On non- performing	guarantees received on non- performing		Of which performing but past due >30			On performing	On non- performing	guarantees received on non- performing	
(min EUR)		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures		days and <=90 days		Of which: defaulted	exposures <sup>2</sup>	exposures <sup>3</sup>	exposures	
Debt securities (including at amortised cost and fair value)	34,086	0	0	0	0	0	0	34,033	0	0	0	0	0	0	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	6,634	0	0	0	0	0	0	6,160	0	0	0	0	0	0	
Credit institutions	26,805	0	0	0	0	0	0	27,106	0	0	0	0	0	0	
Other financial corporations	546	0	0	0	0	0	0	599	0	0	0	0	0	0	
Non-financial corporations	101	0	0	0	0	0	0	168	0	0	0	0	0	0	
Loans and advances(including at amortised cost and fair value)	316,856	630	5,615	2,804	582	1,772	3,498	319,720	374	5,515	2,806	569	1,680	3,263	
Central banks	28,214	0	0	0	0	0	0	32,461	0	0	0	0	0	0	
General governments	6,088	114	26	0	0	3	22	6,431	2	2	0	0	2	0	
Credit institutions	9,981	0	11	6	1	6	4	8,269	0	10	7	1	6	3	
Other financial corporations	39,530	2	176	11	4	69	107	38,452	3	191	124	4	92	99	
Non-financial corporations	100,857	306	3,074	1,244	247	972	1,855	101,502	225	3,035	1,190	244	878	1,699	
of which: small and medium-sized enterprises at amortised cost	24,350	45	978	526	140	418	332	24,713	42	930	492	133	385	338	
Households	132,185	207	2,329	1,542	330	722	1,510	132,605	144	2,278	1,485	319	701	1,463	
DEBT INSTRUMENTS other than HFT	350,942	630	5,615	2,804	582	1,772	3,498	353,753	374	5,515	2,806	569	1,680	3,263	
OFF-BALANCE SHEET EXPOSURES	101,074		451	122	198	123	200	106,527		537	132	192	147	187	

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

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

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

<sup>(4)</sup> For the on-balance sheet interaction accumulated regular of the control of th



#### Forborne exposures

			As of 30/09/2018	3		As of 31/12/2018							
	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 <sup>2</sup>		Collateral and financial guarantees		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	forbearance			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	4,369	3,626	858	838	2,878	4,148	3,444	944	918	2,722			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	2	2	1	1	0	0	0	0	0	0			
Credit institutions	1	1	0	0	0	1	1	0	0	0			
Other financial corporations	231	229	61	61	168	231	229	64	64	167			
Non-financial corporations	2,441	2,047	484	469	1,494	2,340	1,908	549	531	1,422			
of which: small and medium-sized enterprises at amortised cost	705	608	230	228	270	615	555	239	233	234			
Households	1,695	1,348	312	306	1,216	1,576	1,307	331	323	1,133			
DEBT INSTRUMENTS other than HFT	4,369	3,626	858	838	2,878	4,148	3,444	944	918	2,722			
Loan commitments given	123	70	24	23	3	203	129	23	20	50			

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair



## Forborne exposures

			As of 31/03/2019	9		As of 30/06/2019							
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>				
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	received on exposures with forbearance measures			
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	0	0	0	0	0	0	0	0	0	0			
Other financial corporations	0	0	0	0	0	0	0	0	0	0			
Non-financial corporations	0	0	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	3,486	2,512	813	765	2,174	3,098	2,212	687	633	1,903			
Central banks	0	0	0	0	0	0	0	0	0	0			
General governments	0	0	0	0	0	0	0	0	0	0			
Credit institutions	1	1	0	0	0	0	0	0	0	0			
Other financial corporations	185	162	61	61	124	74	48	8	8	30			
Non-financial corporations	1,911	1,489	434	412	1,049	1,676	1,345	377	353	893			
of which: small and medium-sized enterprises at amortised cost	529	447	188	182	224	505	408	158	150	230			
Households	1,389	861	317	292	1,002	1,348	819	301	271	980			
DEBT INSTRUMENTS other than HFT	3,486	2,512	813	765	2,174	3,098	2,212	687	633	1,903			
Loan commitments given	199	107	16	15	54	198	127	26	24	19			

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

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair