

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

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



Key Metrics

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	18,730	19,316	19,435	19,769	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,440	18,973	19,176	19,488	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	21,126	21,638	21,819	22,754	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	20,836	21,296	21,560	22,473	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	23,973	24,206	25,127	25,563	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23,683	23,864	24,868	25,282	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 exposure amounts						
Total risk exposure amount	102,937	105,388	107,262	109,758	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	102,907	105,358	107,249	109,746	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	18.20%	18.33%	18.12%	18.01%	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	17.92%	18.01%	17.88%	17.76%	(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	20.52%	20.53%	20.34%	20.73%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.25%	20.21%	20.10%	20.48%	(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	23.29%	22.97%	23.43%	23.29%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.01%	22.65%	23.19%	23.04%	(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 ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	477,455	485,998	493,364	483,819	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	4.42%	4.45%	4.42%	4.70%	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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	21,126	21,638	21,819	22,754	C 47.00 (r320,c010)	
A.2	Tier 1 capital - fully phased-in definition	20,798	21,265	21,560	22,473	C 47.00 (r310,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	477,455	485,998	493,364	483,819	C 47.00 (r300,c010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	477,128	485,655	493,106	483,538	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.4%	4.5%	4.4%	4.7%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.4%	4.4%	4.4%	4.6%	[A.2]/[B.2]	



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			As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
	А	(min EUR, %) OWN FUNDS	23,973	24,206	25,127	25,563	C 01.00 (r010.e010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	18,730	19,316	19,435	19,769	C 01.00 (r020.c010)	Article 50 of CRR
	A.1.1	transitional adjustments) Capital instruments eligible as CET1 Capital (including share premium and net own capital	· ·		· ·		,	
	A.1.2	instruments)	1,142	1,149 20,157	1,148 20,376	1,150 20,520	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.3	Retained earnings		20,137			C 01.00 (r130,c010) C 01.00 (r180,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR Articles 4(100), 26(1) point (d) and 36 (1) point (i) of CRR
	A.1.4	Accumulated other comprehensive income	0	0	0	0	C 01.00 (r200.c010)	
	A.1.5	Other Reserves						Articles 4(117) and 26(1) point (e) of CRR
		Funds for general banking risk	0	0	0	0	C 01.00 (r210,c010)	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		C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-130	-113	-160	-163	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (l) of ORR Articles 4(113), 36(1) point (b) and 37 of ORR. Articles 4(115), 36(1) point (b) and 37 point (a) of COR.
	A.1.8	(-) Intangible assets (including Goodwill) (-) DTAs that rely on future profitability and do not arise from temporary differences net of	-803	-692	-697	-642	C 01.00 (r300,c010) + C 01.00 (r340,c010)	
	A.1.9	associated DTLs	-2	-23	-44	-34	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-277	-296	-329	-351	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(·) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 35(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 (-)	0	0	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	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 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	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
	A.1.18	(-) Amount exceding the 17.65% threshold	0	0	0	0	C 01.00 (rS10,c010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-2	C 01.00 (r513,c010)	Article 36(1), point (m) and Article 47c CRR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls				0	C 01.00 (r514,c010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (rS15,c010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-1,273	-1,209	-1,117	-989	C 01.00 (r529,c010)	
	A.1.21	Transitional adjustments	290	343	259	281	CAI (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 (+/-)	290	343	259	281	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,395	2,323	2,384	2,985	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,395	2,323	2,384	2,985	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	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (r990,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 (r790,c010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	21,126	21,638	21,819	22,754	C 01.00 (r015,c010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,847	2,568	3,309	2,808	C 01.00 (r750,c010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,847	2,568	3,309	2,808	C 01.00 (r760,c010) + C 01.00 (r890,c010)	
	A.4.2		0	0	0	0	C 01.00 (*910,c010) + C 01.00 (*920,c010) + C 01.00 (*930,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	В	TOTAL RISK EXPOSURE AMOUNT	102,937	105,388	107,262	109,758	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	8.1	Of which: Transitional adjustments included	31	30	13	13	C 05.01 (r010;c040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.20%	18.33%	18.12%	18.01%	CA3 (1)	
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.52%	20.53%	20.34%	20.73%	CA3 (3)	
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.29%	22.97%	23.43%	23.29%	CA3 (5)	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	18,440	18,973	19,176	19,488	[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.4.30).001	
CET1 RATIO (%) Fully loaded ¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.92%	18.01%	17.88%	17.76%	[0.1]/[8-8.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	290	343	259	281	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (+440,c020)	
Memo items		Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (+440,c030)	
		Adjustments included in RWAs due to IFRS 9 transitional arrangements	31	30	13	13	C 05.01 (r440,c040)	
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⁽¹⁾The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital indimments that are not eligible from a regulatory point of view at the reporting date are not balen into account in this calculation.
Fully loaded CET1 capital ratio estimation is based on the formulae stated in column "COREP" college note that this mintel load to differences to fully loaded CET1 capital ratio sublished by the carticostation banks e.e. in their Pillar's disclosure



Overview of Risk exposure amounts

					1
		RW	As		
(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	80,338	82,666	83,592	86,272	C 02.00 (r040, c010) -[C 07.00 (r050, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s
Of which the standardised approach	17,539	18,687	20,750	23,305	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	3,125	3,110	3,062	3,101	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	58,403	59,599	58,247	58,292	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) ²	4,604	4,459	4,027	4,159	C 07.00 (1990, 2220, 5001) + C 07.00 (110, 2220, 5001) + C 07.00 (130, 220, 5001) + C 08.01 (1940, 226, 5001) + C 08.01 (1950, 226, 5001) + C 08.01 (1950, 226, 5001) + C 08.01 (1940, 2260, 5002) + C 08.01 (1950, 2260, 5002) + C 08.01 (1950, 2260, 5002) + C 08.01 (1950, 2260, 5002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	650	610	473	712	C 02.00 (R640, c010)
Settlement risk	0	0	0	1	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	130	137	144	143	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	5,211	5,363	6,856	6,206	C 02.00 (R520, c010)
Of which the standardised approach	30	31	35	52	C 02.00 (R530, c010)
Of which IMA	5,181	5,332	6,821	6,154	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	9,857	9,772	9,777	9,778	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	9,857	9,772	9,777	9,778	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	2,147	2,382	2,394	2,487	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	102,937	105,388	107,262	109,758	

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

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



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	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
(min EUR)	AS 01 30/05/2020	NS 01 31/12/2020	NS 01 31/03/2021	AS 01 30/00/2021
Interest income	4,615	6,128	1,389	2,821
Of which debt securities income	236	217	51	139
Of which loans and advances income	3,649	4,796	1,098	2,195
Interest expenses	2,170	2,811	628	1,220
(Of which deposits expenses)	381	350	59	113
(Of which debt securities issued expenses)	1,511	1,979	470	923
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	19	29	17	38
Net Fee and commission income	1,088	1,553	457	881
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	262	260	141	158
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-74	-44	-16	-22
Gains or (-) losses from hedge accounting, net	-1	-1	-4	-4
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	471	605	133	295
TOTAL OPERATING INCOME, NET	4,209	5,717	1,489	2,946
(Administrative expenses)	2,325	3,243	757	1,534
(Cash contributions to resolution funds and deposit guarantee schemes)	62	81	22	48
(Depreciation)	643	879	178	377
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	140	90	53	-26
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	140	90	53	-26
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	24	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	655	818	-9	94
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	655	818	-9	94
(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	140	186	43	99
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	525	793	532	1,019
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	421	606	421	797
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	421	606	421	797
Of which attributable to owners of the parent	421	606	421	797
(1) Information available only as of end of the year				

⁽i) 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	20			As of 31	/12/2020			As of 31/	03/2021			As of 30	06/2021		
		Fa	ir value hieraro	hy		Fa	ir value hieraro	hy		Fa	ir value hierar	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	32,746				44,031				42,798				43,127				IAS 1.54 (i)
Financial assets held for trading	90,985	38,147	52,751	87	92,117	39,535	52,255	327	88,253	44,135	43,930	188	82,637	43,801	38,643	194	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	154,070	4,685	149,247	139	148,624	3,746	144,833	45	148,538	3,313	108,531	36,694	142,494	2,768	108,260	31,466	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	15,864	13,914	1,950	0	15,716	14,333	1,383	0	16,610	15,432	1,178	0	16,620	14,891	1,728	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	156,463				158,891				160,136				157,950				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,742	0	1,742	0	1,914	0	1,914	0	1,295	0	1,295	0	1,283	0	1,283	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 ¹	15,831				15,853				16,031				16,000				
TOTAL ASSETS	467,702				477,145				473,660				460,110				IAS 1.9(a), IG 6

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

(min	EUR)		,	ls of 30/09/20	20					As of 31	/12/2020					As of 31	/03/2021					As of 30/	06/2021			
		Gross carry	ying amount		Accu	mulated impair	ment	Gro	ss carrying amo	ount	Accu	mulated impair	ment	Gro	ss carrying am	ount	Acc	umulated impair	ment	Gross	s carrying amo	unt ⁽²⁾	Accum	ulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector ¹		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 I 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 withou 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	increase in credit risk since	assets	credit risk since	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	Debt securities	15,864	0	0	0	0	0	15,716	0	0	0	0	0	16,610	0	0	0	0	0	16,620	0	0	0	0	0	Annex V.Part 1.31, 44(b)
value through other 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	17,331	0	0	0	0	0	17,764	0	0	0	0	0	18,020	0	0	0	0	0	18,780	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	124,154	13,098	4,364	-124	-639	-1,720	127,269	11,573	4,637	-121	-671	-1,561	129,391	10,595	4,410	-122	-567	-1,592	125,091	11,252	3,116	-171	-633	-1,113	Annex V.Part 1.32, 44(a)

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

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



Breakdown of liabilities

Danske Bank A/S

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Financial liabilities held for trading	68,764	68,881	57,529	51,111	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	146,263	143,983	148,314	148,870	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	218,486	229,636	232,406	224,560	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	456	455	501	457	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	456	483	524	442	IAS 37.10; IAS 1.54(I)
Tax liabilities	109	74	82	95	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	10,796	10,937	11,357	11,269	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	19	6	1	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	445,348	454,454	450,713	436,803	IAS 1.9(b);IG 6
TOTAL EQUITY	22,355	22,690	22,947	23,307	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	467,702	477,145	473,660	460,110	IAS 1.IG6

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



Breakdown of liabilities

Danske Bank A/S

(mln EUR)

Breakdown of financial liabilit	ies by instrument and by counterparty sector	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	References
Derivatives		49,043	51,549	40,027	33,915	IFRS 9.BA.7(a); CRR Annex II
Chart marks and	Equity instruments	445	183	288	461	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	19,732	17,603	17,714	17,192	Annex V.Part 1.31
	Central banks	13,845	13,042	12,222	13,203	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,016	798	1,248	1,035	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	17,534	17,954	17,551	16,030	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	15,036	15,790	15,693	13,579	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	13,999	17,116	16,091	12,913	Annex V.Part 1.42(c),44(c)
Describe	of which: Current accounts / overnight deposits	2,550	3,093	3,353	2,944	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	33,040	31,811	41,344	39,483	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	15,575	15,381	20,914	16,059	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	59,232	65,432	63,618	66,347	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	52,100	58,610	56,844	60,109	ECB/2013/33 Annex 2.Part 2.9.1
	Households	60,088	61,437	62,596	62,880	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	53,287	54,507	55,768	56,030	Annex V.Part 1.42(f), 44(c)
Debt securities issued		163,454	162,758	162,921	158,168	Annex V.Part 1.37, Part 2.98
Of which: Subo	rdinated Debt securities issued	4,230	3,867	4,683	4,735	Annex V.Part 1.37
Other financial liabilities		3,557	4,068	4,378	4,406	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		433,968	442,955	438,750	424,998	



2021 EU-wide Transparency Exercise Market Risk

Danske Bank A/S

	SA						M									IM						
			VaR (Memoran	ndum item)	STRESSED VaR (Memorandum item)	AND MIG	NTAL DEFAULT RATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT	AL CHARGE		VaR (Memora	andum item)	STRESSED VaR (M	lemorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	AL CHARGE	
(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	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2020	As of 31/12/2020				As of 30,	09/2020									As of 31/1	2/2020					
Traded Debt Instruments	0	1	296	78	308	83							278	78	298	80						
Of which: General risk	0	0	184	48	191	51							174	52	184	49						
Of which: Specific risk Equities	0	0	111	29 22	117 69	32							104	27	114 72	31 15						
Of which: General risk	0	3	67	10	69	24							6/ E1	10	56	11						
Of which: Specific risk	3	2	15	3	15	3							16	5	16	5						
Foreign exchange risk	2	2	5	1	5	2							14	9	13	7						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	8	8	181	49	185	54	39	48	0	0	0	5,181	186	51	196	53	44	43	0	0	0	5,332
	As of 31/03/2021	As of 30/06/2021				As of 31,	03/2021									As of 30/0	6/2021					
Traded Debt Instruments	1	0	320	100	424	158							257	65	551	135						
Of which: General risk	0	0	219	73	146	45							161	44	156	39						
Of which: Specific risk	0	0	102	27	279	113							96	20	394	96						
Equities	1 3	3	31	2	47	1							30	5	59	10						
Of which: General risk	1	2	23	1	44	1							12	4	28	10						
Of which: Specific risk	1	2	8	1	3	0							18	1	31	0						
oreign exchange risk	4	6	28	6	44	11							18	2	36	8						
Commodities risk	0	0	0	0	0	0							0	0	0	0						
Total	7	9	230	68	266	84	47	50	0	0	0	6,821	149	40	283	63	58	60	0	0	0	6,154

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OVI template.



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Danske Bank A/S

					Standardise	ed Approach			
			As of 30,	/09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	(min EUR, %) Central governments or central banks	61,685	59,501	8		72,097	70,652	11	
	Regional governments or local authorities	8,918	9,022			8,149	8,764	79	
	Public sector entities	284	186			291	188	38	
	Multilateral Development Banks	826	818	0		2,085	1,005	0	
	International Organisations	7	7	0		20	20	0	
	Institutions	1,208	1,148			1,277	1,274	40	
	Corporates	5,968	3,280	2,807		5,591	3,030	2,636	
	of which: SME	2,264	1,609	1,275		2,209	1,535	1,218	
	Retail	3,193	1,944			3,249	1,928	1,262	
Consolidated data	of which: SME	1,765 5,799	1,065			1,772	1,033	591	
	Secured by mortgages on immovable property of which: SMF	5,799 2,395	5,535 2,232	1,754 598		6,001 2.497	5,678 2.314	1,799 620	
	of which: SME Exposures in default	2,395	2,232	301	81	2,497	2,314 239	291	8
	Items associated with particularly high risk	176	100		02	129	63	94	
	Covered honds	28.199	28.199			28.229	28.229	2.832	
	Claims on institutions and cornorates with a ST credit assessment	0	0	0		0	0	-,0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	1,798	1,792	1,792		1,903	1,896	1,896	
	Other exposures	6,547	6,547			7,771	7,771	7,888	
	Standardised Total ²	124,939	118,316	17,760	151	137,129	130,738	18,866	16

					Standardise	d Approach					
			As of 30)	09/2020		As of 31/12/2020					
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min EUR, %) Central governments or central banks	6,398	12.613			7,299	13.699				
	Central governments or central banks Regional governments or local authorities	3,991	4,400	0		3,531	4.431	0			
	Public sector entities	124	124	25		131	131	76			
	Multilateral Development Banks	0		0				0			
	International Organisations	0	0	0		0	0	0			
	Institutions	1,056	1,056	23		1,207	1,207	28			
	Corporates	889	366	235		525	188	117			
	of which: SME	5	3	3		5	3	2			
	Retail	53	25	18		51	26	19			
DENMARK	of which: SME	22	5	3		20	6	3			
DEIW BUILT	Secured by mortgages on immovable property	55	55	19		54	54	19			
	of which: SME Exposures in default	0	0	0		2	2	4			
	Excosures in default Items associated with particularly high risk	10	10	15		3	3				
	Items associated with particularly high risk Covered bonds	24.671	24.671	2,468		24.467	24.467	2,448			
	Claims on institutions and corporates with a ST credit assessment	1,071	24,002	1,100		0	0	2,440			
	Collective investments undertakings (CIU)	0	0	0		ō	ō	0			
	Equity	1,666	1,661	1,661		1,772	1,767	1,767			
	Other exposures	6,031	6,031	6,031		7,277	7,277	7,277			
	Standardised Total ²				0				0		

Standardised Approach										
	Standardised Approach									
As of 30/09/2020	As of 31/12/20	020								
Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Original Exposure* Exposure	Value ¹ Risk en	exposure amount Value adjustments and provisions ²								
Description Description	13,824 1,857 25 0 0 15 54 0 7 0 7 47 0 5 2,477 0	0 5 0 9 9 54 0 0 1 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0								
Other exposures 81 81 80 81	81	80								

The second secon

					Standardise	d Approach			
			As of 30)	09/2020			As of 31,	12/2020	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
NORWAY	Control overmentaria or control hashes Resistand overmentaria or Todal arthorities standard control or Todal arthorities standard control or Todal or	1.962 2933 0 0 1 1 28 43 43 43 1 1 1 0 9 725 0 0 0 4 3 1 1 1 0 0 4 3 3 9 1 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	465 260 0 0 1 1 2 3 3 0 19 1 1 0 9 7.725 0 0 45 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 52 0 0 0 0 0 2 2 3 2 0 0 0 0 0 0 0 0 1 3 3 0 0 0 0 0 0 0 0 0		1,697 215 0 0 0 0 39 25 16 1 1 0 9 862 0 0 39 119	468 201 0 0 0 33 3 0 16 1 1 9 862 0 0 0 3 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 40 0 0 0 0 0 33 0 2 2 0 0 0 0 0 0 0 3 3 0 0 2 2 0 0 0 0	o
	Standardised Total ²				0				0

				nterparty excludes those for se	(2) Total value adjustments and crovisions oer country of counterparty excludes those for securisdisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general oredit risk adjustments.									
					Standardise	d Approach								
			As of 30)	09/2020			As of 31,	12/2020						
	(min EUR. %)	Original Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions* Criginal Exposure* Exposure Value* Risk exposure amount Value adjustments and provisions*												
FINLAND	Control deversements or control subside. Sectional doversements or food at alteriotities Public sorts entities Public sorts entities International Control State International Control International	5,849 1,970 261 261 3 4 1,017 5,127 663 1,863 1,863 1,863 1,969 1,663 1,	3,225 2,044 345 260 0 33 678 371 1,164 580 1,802 1,796 99 10 65	0 0 7 0 0 5 589 289 769 332 481 479 145 15		12,066 1,878 159 306 0 27 1,056 554 1,304 690 1,964 1,1938 104 1 1 6 5	8,321 1,900 32 305 0 27 696 393 1,158 574 1,877 1,871 85 1	0 0 6 0 0 4 602 307 765 328 502 499 123 121 1 7 7	15					
	Collective investments undertakings (CIU) Eauity Other exposures	1 76	1 76	1 76		2 83	2 83	2 83						
	Standardised Total ²				25				25					

The Control amounts while Economy value, is reported before taken into account also while the less condition control are of the condition control are of the condition control are of the condition and the condit



2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach Danske Bank A/S

	Danske Bank A/S								
					Standardise	d Approach			
			As of 30/	09/2020			As of 31	/12/2020	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) nents or central banks	22,509	22,702	0		22,836	23,160	0	
	ments or local authorities	82	82	0		83	83	0	
Public sector en	tities relopment Banks	0						0	
Multilateral Dev International O		0						0	
Institutions	roanisations	ő	ŏ	ŏ		ŏ	ŏ	ő	
Corporates		1	0	0		1	0	0	
of which: SME		0	0	0		0	0	0	
Retail		7	2	2		7	2	2	
GERMANY of which: SME		0	0	0		0	0	0	
Secured by mor of which: SME	toaces on immovable property	2	2	1		2	2	1	
er which: SME Exposures in de		0			0	0	0	0	0
	d with particularly high risk	1	ō	i		1	ō	ō	
Covered bonds		89	89	9		92	92	9	
	utions and corporates with a ST credit assessment	0	0	0		0	0	0	
	tments undertakinos (CIU)	0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposure						2	2	2	
Standardised To	otal:				t due to credit conversion facto				

(ii) Orisinal encourse, unlike Encourse value, is recorded before takins into account zon effect due to creat convenion factors or credit risk missation such risks under the convenion activation and continues (i.e.a. substitution effects).
(ii) Total value automates and creations are country of constrained valued to their encountries. additional valued on afficient entitle of their encountries and creations. In the convenience of the co

					Standardise	d Approach			
			As of 30)	09/2020			As of 31)	12/2020	
	(min Fili) %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	6,816	6,157	0		7,578	7,127	0	
	Regional governments or local authorities Public sector entities	184	184	37		185	185	37	
	Multilateral Development Banks	13	7	0		13	7	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	32	32	6		23	23	5	
	Corporates	3,164 1.549	1,741 1,061	1,526 844		3,323 1,613	1,856 1.110	1,632 886	
	of which: SME Retail	1,549	1,061	894 458		1,685	1,110	886 449	
	of which: SME	984	475	272		1,000	447	256	
UNITED KINGDOM	Secured by mortgages on immovable property	3,671	3,479	1,190		3,769	3,537	1,209	
	of which: SME	455	360	98		464	369	100	
	Exposures in default	119 137	72 62	79 94	41	116 104	71 41	80	39
	Items associated with particularly high risk Covered honds	217	217	27		256	256	26	
	Claims on institutions and corporates with a ST credit assessment					0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	4	4	4		4	4	4	
	Other exposures	79	79			76	76	76	
	Standardised Total ²				86				91

** Chaird ecourse, with Ensure value is recorded before takine the account or effect due to conditioned before or sold risk indication between the condition of the condition of

					Standardise	d Approach			
			As of 30/	09/2020			As of 31	12/2020	
	(min File %A)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ^s	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
IRELAND	Central enverments or central select Backloss decomments or focal arthrottics Public secure entities Public secure entities Public secure entities International Consecurations Institutions In	1,665 5 0 0 0 0 0 14 1 1 1 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,643 5 0 0 0 0 7 7 7 1 1 0 12 0 0 1 1 0 0	0 2 2 0 0 0 0 7 7 7 0 4 0 0 1 1 0 0 0 1 0	0	1,845 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,825 4 0 0 0 7 7 2 0 11 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 2 0 0 0 0 7 7 7 0 4 0 0 0	۰
	Standardised Total ²				2				2

		** POST VALUE ADDRESS TO EXCHANGE SIZE CONTROL OF CONTR										
					Standardise	d Approach						
			As of 30/	09/2020			As of 31)	12/2020				
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(min EUR. %)											
	Central governments or central banks	1,311	1,310	0		1,247	1,247	0				
	Regional governments or local authorities Public sector entities	0				0		U				
	Multilateral Development Banks	158	158	0		219	218	0				
	International Organisations		130	0		0	0	0				
	Institutions	ō	ō	ō		ō	ō	ō				
	Corporates	1	0	0		0	0	0				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
JNITED STATES	of which: SME	0	0	0		0	0	0				
JINITED STATES	Secured by mortgages on immovable property	1	1	0		1	1	0				
	of which: SME	9		0		0		0				
	Exposures in default	2	2	3		2	2	3	U			
	Items associated with particularly high risk Covered honds	٥				0						
	Covered bonds Claims on institutions and corporates with a ST credit assessment	o o				0		0				
	Collective investments undertakings (CIU)	ů	0	0		0	0	0				
	Equity	2	,	,		2	,	2				
	Other exposures	0	0	ō		0	ō	ō				
	Standardised Total ²				0				0			

Opinional encourse, unified Encourse value, is recorated before taking into account any effect due to confit convenient factors or credit risk missiation techniques (a.o., abetitation effects).

Total value administrateds and crevisions our country of countermarky excludes those for securitisation excourse additional valuation administration factor own funds reductions related to the

		we do a transfer do contact for a contact fo									
					Standardise	d Approach					
			As of 30/09/2020 As of 31/12/2020								
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
	(min RIR_%) Central governments or central banks Regional governments or local authorities	0	0	0		0	0	0			
	Public sector entitles Multilateral Development Banks International Organisations	0	0	0		0	0	0			
	Institutions Corporates of which: SME	0	0	0		0	0	0			
Country of Counterpart 9	Retail of which: SME Secured by mortgages on immovable property	0	0	0		0	0	0			
Counterpart 9	of which: SME Exossures in default Items associated with particularly high risk	0	0	0	0	0	0	0	0		
	Access associated with particularly might have Covered bonds Claims on institutions and cornorates with a ST credit assessment Collective investments undertakings (CIU)	0	0	0		0	0	0			
	Equity Other exposures	0	0	0		0	0	0			
	Standardised Total ²				0						

O 'Original executes, unified Execute value, is recorded before taking into account any effect due to make converse indices or modit risk mitidation techniques (e.g. substitution effects).

(O' Total value adjustments and creditions our counter of counterwards excludes those for securidation encounters, additional valuation adjustments (ANNs) and other own funds reductions related to the

		* local value adsubments and evenions are country of counterparty excusions those for securetation excosures, additional valuation adsubments (AVRS) and development out country of counterparty excusions those property excusions are country of counterparty excusions those property excusions and excessions are country of counterparty excusions the eventual excessions are country of counterparty excusions that experiences are consistent or counterparty excusions and excessions are consistent excessions.								
					Standardise	d Approach				
			As of 30,	/09/2020			As of 31	/12/2020		
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0		
	Regional governments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks International Organisations	0	0	0		0	0	0		
	International Organisations Institutions	0				0				
	Corporates	0	0	0		0	0	0		
	of which: SME	0	0	0		0	0	0		
C	Retail	0	0	0		0	0	0		
Country of	of which: SME	0	0	0		0	0	0		
Counterpart 10	Secured by mortgages on immovable property of which: SME	0	0	0		0	0	0		
1	or which: SME Exposures in default	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		
	Other exposures Standardised Total ²	0						U		
	Standardised Total*	m			ı v					



Credit Risk - Standardised Approach

Danske Bank A/S

					Standardise	d Approach			
			As of 31	/03/2021			As of 30/	/06/2021	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions
	(min EUR, %) Central governments or central banks	73,713	71,710	q		73,688	71,487	10	
	Regional governments or local authorities	7.939	8,353	74		8,042	8,499	72	
	Public sector entities	219	461	57		292	476	10	
	Multilateral Development Banks	1,387	1,380	0		1,539	1,532	0	
	International Organisations	4	4	0		6	6	0	
	Institutions	1,376	1,346			1,319	1,304	48	
	Corporates	6,362	3,139	2,610		6,494	3,443	2,959	
	of which: SME	3,285	2,148			2,537	1,694	1,346	
	Retail	3,309	1,958	1,281		3,375	1,987	1,300	
Consolidated data	of which: SME	1,799	1,049	600		1,858	1,066	610	
consonautea aata	Secured by mortgages on immovable property	6,244 2,486	5,923 2,292	1,884		6,287 2,479	5,987 2,292	1,907 614	
	of which: SME Exposures in default	2,486 286	2,292	256		2,479	2,292		
	Exposures in default Thoms associated with narticularly high risk	125	60	91	"	127	63	95	
	Items associated with particularly mon risk Covered bonds	28,226	28,226	2,838		27.997	27,997	2,821	
	Claims on institutions and comorates with a ST credit assessment	20,220	20,220	1,000		17,237	17,237	1,001	
	Collective investments undertakings (CIU)	o o	o o	ů o		20	15	182	
	Equity	2,052	2,046	2,046		2,214	2,214		
	Other exposures	9,692	9,692	9,746		11,641	11,641	11,694	
	Standardised Total ²	140.931	134,498	20.941	150	143.308	136.829	23,537	

					Standardise	ed Approach			
		As of 31/03/2021 As of 30/06/2021							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR, %) Central oovernments or central banks Regional governments or local authorities	5,650 3,547	13,063 4,227	0		5,207 3,569	12,887 4,272	0	
	Regional governments or local authorities Public sector entities	3,547	4,227	46		3,569	4,2/2		
	Multilateral Development Banks	ô	0	0		0	0	o o	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,291	1,290	37		1,208	1,208	26	
	Corporates	1,483	461			1,153	613		
	of which: SME	170	167 26	143		162	162		
	Retail of which: SME	53	26	19		56	27	20	
DENMARK	or which: SME Secured by mortgages on immovable property	3	0	20		9	96	20	
	Secured by mortgages on immovable property of which: SME	3/	30	20		37	30	20	
	Exposures in default	3	3	3	0	3	3	3	0
	Items associated with particularly high risk	7	6	9		1	0	0	
	Covered bonds	23,879	23,879	2,389		22,939	22,939	2,295	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		17	12	155	
	Equity	1,924 9.688	1,918 9.688	1,918		2,100	2,099 11.181		
	Other exposures	9,688	9,688	9,743		11,181	11,181	11,181	
	Standardised Total ²				0				1 1

		exposures, but includes gare	and Orders and Additionalists.		Standardise	d Approach			
			As of 31;	03/2021			As of 30	06/2021	
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
SWEDEN	Control accumumants or control basis for behavioral conversions or local activations produced by the control of the control of the shall be the control of the control of the forest activation of control of the control of the forest of small. SME of small. SME of small. SME control of the control of the control of control of con	22,465 2,138 0 0 0 0 0 0 75 0 0 21 1 2 2 4 0 0 0 0 2,53 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	18,085 1,814 24 0 0 0 55 0 10 0 54 24 24 0 0 2,624 0	0 5 5 0 0 0 5 55 7 7 7 7 7 0 0 244 0 0 15	0	17,128 2,139 2,139 3 3 33 1 7 2 5 5 6 2,588 0 0 0 10	15,141 1,827 45 0 0 3 64 1 1 16 0 51 2,22 0 6 2,588 0 0 0	0 0 3 3 0 0 1 1 1 2 2 0 16 6 6 0 9 20 0 0	
	Standardised Total ²	,				,,			

(1) Original exposure, untilla Exposure value, is reported before tabling into account any effect due to credit connection factors or credit risk militarion techniques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securification exposures, additional valuation adjustments (AMA) and other own funds reductions related to the

		cossues, but relades annual content risk educations. Standardised Approach												
					Standardise	d Approach								
			As of 31,	03/2021			As of 30	06/2021						
		Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions ²					
	(min EUR. %) Central governments or central banks	977	161	,		1,208	824							
	Regional governments or local authorities	195	164	33		156	157	31						
	Public sector entities	0	0	0		12	6	1						
	Multilateral Development Banks	0	0			0	0	0						
	International Organisations	0	0	0		0	0	0						
	Institutions	0	0	0		0	0	0						
	Corporates	42	37	37		189	121	122						
	of which: SME	0	0	0		0	0	0						
	Retail	29	3	2		30	4	3						
NORWAY	of which: SME	25	0			25	0	0						
	Secured by mortgages on immovable property	19	19	6		19	19	6						
	of which: SME Exposures in default	1	1			1	1	0						
				15	0									
	Items associated with particularly high risk Covered bonds	1.285	1.285	15		2.086	2.086	228						
	Claims on institutions and corporates with a ST credit assessment	1,200	1,203	141		2,000	2,000	220						
	Collective investments undertakings (CIU)	o n	0			2	i	14						
	Equity	38	38	38		38	38	38						
	Other exposures	0	0	1 0		75	75	131						
	Chandrada d Tabal ²													

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

		(2) Total value adjustments and provisions per country of counterparty excludes those for securitization exposures, additional valuation adjustments (AIAA) and other own funds reductions related to the exposures. but includes searced credit risk adjustments. Steandardised Approach												
					Standardise	d Approach								
			As of 31,	03/2021			As of 30	06/2021						
	(min EUR. %)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²					
	Central governments or central banks Regional governments or local authorities Public sector entities	8,167 1,752 158	4,416 1,843 31	0		7,831 1,776 156	4,103 1,840 30	0						
	Public Sector entities Multilateral Development Banks International Organisations	325 0	324 0	0		323 0	323 0	0						
	Institutions Corporates of which: SME	53 979 533	52 666 395	10 573 302		45 1,035 547	44 700 382	9 608 298						
FINLAND	Retail of which: SME	1,326 697 1,959	1,161 564 1,874	770 322 502		1,376 731 2,018	1,194 586 1,940	791 335 524						
	Secured by morteages on immovable property of which: SME Exposures in default	1,959 1,938 105	1,874 1,853 84	902 495 122		2,018 1,940 91	1,940 1,861 72	497 101	17					
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	1 65 0	1 65 0	2 7 0		1 60 0	1 60 0	2 6 0						
	Collective investments undertakings (CIU) Equity Other exposures	0	0	0		0 0 70	0 0 79	0 0 78						
	Standardised Total ²		, and the second	,	26	70	70	70	31					

(I) Organi operate, utilité figueure value, is reported before bains pins accourt any effect due to consciouve parties on the consciouve parties on the consciouve parties on the consciouve parties on contraine en contraine enfogrante behavious (e.g. auchitecture destinate enforce).

(I) Total value applicaments and provincious per convely of contraparty exclusion from or securitation exposures, additional substantion applicaments (pilos) and there can finded to their conscious contrained to the conscious contrained and provincious contrained and provincio



UNITED STATES

2021 EU-wide Transparency Exercise Credit Risk - Standardised Approach

	Danske Bank A/S								
					Standardise	d Approach			
			As of 31,	03/2021			As of 30	06/2021	
		Original Exposure ^s	Exposure Value ^s	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(min EUR. %) Central governments or central banks	23,980	24,281			24,095	24,444	0	
	Regional governments or local authorities	23,300	84	o o		184	184	o o	
	Public sector entities	59	59	0		56	56	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0	0	0	
	Corporates	7	1	1		7	2	2	
	of which: SME	0	0			ė ė	0	i o	
	Retail	0	0	0		0	0	0	
GERMANY	of which: SME	0	0	0		0	0	0	
OLIGIANI	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME Exposures in default	0	0			0	0		
	Items associated with particularly high risk	1	o o	l o	Ů	1	ŏ	ŏ	
	Covered bonds	92	92	9		75	75	7	
	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 Other exposures	0	0	0		0	0	0	
1	Other exposures Standardised Total ²	0				1		,	0
		(1) Original exposure, unlike E:	coosure value, is reported bef	ore taking into account any eff	ect due to credit conversion fact	tors or credit risk mitigation tech	niques (e.g. substitution effec	ts).	
		(c) angles expenses, among							

					Standardise	d Approach	Standardised Approach As of 31/03/2021 As of 30/06/2021												
			As of 31/	03/2021			As of 30	06/2021											
	(mh Fig. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²										
	Central governments or central banks	7,511	7,080	0		9,513	8,920	0											
	Regional governments or local authorities	197	197	39		195	195	39											
	Public sector entities	0	0	0		0	0	0											
		13	7	0		13	7	0											
	Multilateral Development Banks International Organisations		0	0		0	0 35	0											
	Institutions Corporates	3,202	1.750	1,447		3,498	1.801	1,563											
	of which: SME	2,527	1,540	1,237		1,815	1,141												
	Retail	1,722	733	464		1,685	715	453											
	of which: SME	1,043	479	274		1,028	473	270											
UNITED KINGDOM	Secured by mortgages on immovable property	4,063	3,828	1,308		4,055	3,835	1,312											
		497	389	104		494	385	105											
	Exposures in default	114	73	89	39	113	71	86	36										
	Items associated with particularly high risk	104	42	63		107	45	68											
	Covered bonds	271	271	27		238	238	24											
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0											
	Collective investments undertakings (CIU)			0				1 2											
	Eoulty Other exposures	9	4	4		94	94	94											
	Other exposures Standardised Total ²	0	0	U	95				96										
	Standardised rotal				93				1 60										

(1) Original exposure, untille Exposure value, is reported before taking into account any effect due to cred connection factor or credit risk mitigation factorisques (e.g., substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AIAA) and other own funds inductions related to the

		Standardised Approach As of 31/03/2021 As of 31/03/2021 Original Exposure Value* Eak exposure amount Value adjustments and Original Exposure Value* 2.247 2.245 3.45 4.50 5.50 6									
			As of 31/	03/2021			As of 30	06/2021			
	(min Fig. %).	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²		
IRELAND	Control communities or control basis. Recland operations of role authorities Medical processors of role authorities Medical	2,387 4 0 0 0 0 13 1 1 1 1 2 0 0 0 0 0	2,366 4 0 0 0 7 7 2 2 0 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 7 7 1 1 1 0 0 0 0 0 0 0 0 0 0	0	1,938 4 0 0 13 13 15 10 0 0 0 17 11 12 11 12 11 12 11 12 11 12 13 14 15 16 16 17 17 18 18 18 18 18 18 18 18 18 18 18 18 18	1,915 4 0 0 0 0 5 5 12 0 12 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	0		
	Standardised Total ²				2				2		

	exposures, but includes gener					y and done demindred do		
				Standardise	d Approach			
		As of 31/	03/2021			As of 30,	06/2021	
	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments an provisions ²
(min EUR. %)	1,308	1,308			1.920	1,919		
ks orities	1,308	1,308	0		1,920	1,919	0	
	0	0	0		0	0	0	
	363	362	0		421	421	0	
	Ö	0	0		ŏ	ő	o o	
	0	0	0		0	0	0	
	0	0	0		0	0	0	
	Ö	0	0		ŏ	ő	o o	
e property	1	1	0		1	1	0	
	0	0	0	0	0	0	0	
igh risk	ô	ō	0	Ů	1	î	2	
	0	0	0		0	0	0	
s with a ST credit assessment (CIU)	0	0	0		0	0	0	
(CLU)	2	2	2		o o	0	0	
	0	0	0		3	3	3	
				0				

		(a) To disa was adjustments and operations are constructed constructions and a second of second distributions adjustments and provisions per country of constructions of second distributions adjustments (ANA) and other own funds reductions related to the encountry. But includes second coefficient distributions adjustments (ANA) and other own funds reductions related to the encountry. But includes second coefficient distributions.												
					Standardis	ed Approach								
			As of 31	/03/2021			As of 30	/06/2021						
	(min PIII) %).)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²						
Country Counterp	Contral overmentation or contral hashs Residual outcomments of social arbitrities Public active entities International of basis International organizations International organizations International organizations International organizations International organization Intern	000000000000000000000000000000000000000			0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0						
	Standardicad Total ²													

		exposures, but includes general credit risk adjustments.													
			Standardised Approach												
			As of 31	/03/2021			As of 30	/06/2021							
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²							
Country of Counterpart 10	Control overweeth or story of the Control over the Control overweeth or for an arbitration of the Control overweeth or for an arbitration of Control over the C	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000		000000000000000000000000000000000000000							
	Other exposures Standardised Total ²	Ů			0		,								

	Danske Bank A/S												
							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original I		Exposure Value ¹	Risk exposure		Value adjustments and	Original I		Exposure Value ¹	Risk exposur		Value adjustment and
	(min EUR, %)		Of which: defaulted	Taibe		Of which: defaulted	provisions		Of which: defaulted	· ince		Of which: defaulted	provisions
	Central banks and central governments Institutions	12,642	0	0 11.030	0 1.650	0 0	0	0 12.980	0	0 11.115	0 1.713	0	0
	Corporates	197,398	2,206	153,555	42.298	982	2.105	197.245	1,984	152.182		1.003	1.978
	Corporates - Of Which: Specialised Lending	61	0	60	21	0	1	61	0	60	22	0	1
	Corporates - Of Which: SME	79,963	1,044	63,505	14,906	717	1,096	80,642	1,048	64,060	15,409	736	1,026
	Retail	139,232	1,029	125,985	21,908	2,358	851	143,028	972	128,822		2,254	856
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	116,755 4,133	696 53	114,532 3.889	19,270 710	2,197 188	399	119,224 4.109	640 50	116,916 3,886	19,324 719	2,095 192	367
Consolidated data	Retail - Secured on real estate property - Ut Which: SME Retail - Secured on real estate property - Of Which: non-5		53	3,889 110.643	18.560	2.009	47 352	4,109	590	3,886 113.029		1.903	39 328
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	22,477	332	11.453	2.638	161	452	23.803	333	11.907	2.647	159	489
	Retail - Other Retail - Of Which: SME	1,808	52	1,254	381	44	79	1,850	54	1,273	375	48	79
	Retail - Other Retail - Of Which: non-SME	20,668	281	10,198	2,257	116	373	21,954	279	10,634	2,272	112	410
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				1,271						1,271		
	IRB Total ²				67,127						68,220		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to cree
 IRB Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

		IRB Approach											
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original Exposure ¹		Exposure Value ¹	Risk exposur	e 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	1,157	0	1,055	89	0	0	728	0	623	91	0	0
	Corporates	92,001	644	69,061	18,416	616	932	91,715	646	68,788	18,474	661	927
	Corporates - Of Which: Specialised Lending	45	0	44	17	0	1	44	0	44	18	0	1
	Corporates - Of Which: SME	50,532	592	36,054	9,734	594	742	50,728	572	36,506	9,678	588	683
	Retail	84,958 73.097	474	78,319	12,405	1,030	630 316	85,962 73,249	446	78,684	12,187	968	635 297
	Retail - Secured on real estate property	3,457	279 27	71,623 3.261	11,132 494	983	31b 39	3,389	250 23	71,727 3.215	10,910 483	927 75	31
DENMARK	Retail - Secured on real estate property - Of Which: SME											/S 852	
	Retail - Secured on real estate property - Of Which: non-S	69,640	252	68,361	10,648	903	277	69,859	228	68,511	10,427	852	266 0
	Retail - Qualifying Revolving Retail - Other Retail	11.861	195	6,696	1.272	47	313	12,714	196	6.958	1.277	0	338
	Retail - Other Retail - Of Which: SME	1.000	24	667	1,272	10	47	1.026	26	6,930	160	71	49
	Retail - Other Retail - Of Which: non-SME	1,000	172	6.029	1.103	37	266	1,026	170	6.281	1.116	34	289
	Retail - Other Retail - Of Which: non-SME Equity	10,861	0	0,029	1,103	3/	200	11,007	0	0,201	1,110	34	0
	Other non credit-obligation assets	_	Ů	ů									-
	IRB Total												

							IRB Ap	proach							
				As of	30/09/2020					As of	31/12/2020				
						Exposure adjustments and							Risk exposure	Risk exposure amount	
	(min EUR, %)		Of which: defaulted	•		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	provisions		
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0		
	Institutions	1,079	0	723	104	0	0	1,365	0	771	116	0	0		
	Corporates	43,215	98	35,123	9,520	58	239	44,289	101	35,568	10,834	70	256		
	Corporates - Of Which: Specialised Lending	0	47	0	0	0 39	93	1	0 54	1	0	0	0		
	Corporates - Of Which: SME	13,683		12,791	2,444			14,653		13,464	3,106	56	89		
	Retail - Secured on real estate property	18,117 13,154	40 20	14,959 13.108	1,545 1.130	102 62	62 22	19,235 14.054	41 23	15,918 14,007	1,515 1,120	113 69	62		
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	327	20	312	1,130	62	22	14,054	23	14,007	1,120	69	21		
SWEDEN	Retail - Secured on real estate property - Of Which: non-S		19	12.796	1.077	60	19	13.681	20	13.651	1.057	62	17		
	Retail - Qualifying Revolving	21,017		22,750	2,077	0.0	2,7	13,001	0	13,001	0	0.	0		
	Retail - Qualitying Revolving Retail - Other Retail	4.963	20	1.851	415	40	40	5.181	19	1.911	395	44	40		
	Retail - Other Retail - Of Which: SME	533	10	412	140	17	18	555		428	145	21	17		
1	Retail - Other Retail - Of Which: non-SME	4.431	10	1.439	275	23	21	4.626	10	1.484	250	23	24		
	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
1	Other non credit-obligation assets	ŭ		Ů		Ů	Ů			ŭ					
1	IRB Total														

							IRB Ap	oroach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,153	0	2,131	70	0	0	2,071	0	2,049	54	0	0
	Corporates	22,166	534	17,882	5,576	210	488	22,332	447	17,694	5,326	186	349
	Corporates - Of Which: Specialised Lending	13	0	13	1	0	0	14	0	13	1	0	0
	Corporates - Of Which: SME	6,440	51	5,983	1,209	35	87	6,009	74	5,496	1,103	45	83
	Retail	21,422	43	19,059	4,280	155	31	23,172	45 34	20,640	4,646	167	30
	Retail - Secured on real estate property	17,985	33	17,473	3,890	151	16	19,446	34	18,899	4,211	163	14
NORWAY	Retail - Secured on real estate property - Of Which: SM	166	2	156	42	7	1	168	33	158	42	7	1
NORWAI	Retail - Secured on real estate property - Of Which: nor	\$17,819	32	17,317	3,847	144	15	19,278	33	18,741	4,169	156	13
	Retail - Qualifying Revolving Retail - Other Retail	3,438	10	1,587	390	0	15	3.726	11	1,741	435	0	16
	Retail - Other Retail - Of Which: SME	137	10	93	35	3	15	146	- 11	95	37	1	10
		3.301	2	1,494	355	3	17	3,580	3	1646	398	3	13
1	Retail - Other Retail - Of Which: non-SME Equity	3,301	8	1,494	333	1	12	3,580	8	1,646	370	1	13
	Other non credit-obligation assets		0					- 0		0	0		
	IRB Total												_

							IRB Ap	proach					
				As of	30/09/2020					As of	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	241	0	155	30	0	0	278	477	192	33	0	0
	Corporates	15,327	489	11,904	4,688	1	157	15,659	472	11,937	4,791	1	160
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	3.301	238	2,767	1.079	0	67	3,430	239	2.861	1.069	0	70
	Retail	13,702	446	12.751	3.389	1.039	100	13,649	416	12.715	3.376	978	96
	Retail - Secured on real estate property	11,779	355	11,599	2,949	970	38	11,750	325	11,574	2,924	910	30
	Retail - Secured on real estate property - Of Which: SME	175	23	151	128	99	3	170	23	148	129	103	2
FINLAND	Retail - Secured on real estate property - Of Which: non-Si	11,604	332	11.448	2.821	871	35	11.580	302	11.425	2.795	807	27
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,923	91	1,151	440	69	61	1,899	91	1,142	451	68	66
	Retail - Other Retail - Of Which: SME	124	15	75	33	14	9	112	17	68	31	16	9
	Retail - Other Retail - Of Which: non-SME	1,799	75	1,076	408	54	52	1,787	75	1,073	421	52	57
	Equity	0	0	0			0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of	30/09/2020					As of 3	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	: amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustment
	(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	1,115 3.170	0	888 1.572	232 588	0	0	1,265	0	1,074 1.512	243 519	0	0
	Corporates	3,170	0	1,5/2	588	0	14	3,169		1,512	519		20
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	43	0	35	11	0	0	47	0	37	16	0	0
	Retail	92	2	79	24	i	2	87	i	75	21	1	2
	Retail - Secured on real estate property	64	1	64	19	i	1	63	i	62	17	i	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0		1	0	1	0	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-Si	63	1	63	19	1	1	62	1	61	17	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	28	1	16	5	0	1	25	1	13	4	0	2
	Retail - Other Retail - Of Which: SME	8	0	4	2	0	0	4	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	20	1	11	3	0	1	20	1	11	3	0	1
	Equity		0	. 0						0	0		0
	Other non credit-obligation assets												
	IRB Total												

								IRB Ap	proach					
					As of	30/09/2020					As of :	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	• • • • • • • • • • • • • • • • • • • •		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central b	anks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutio		1,073	0	1,046	366	0	0	1,095	0	1,065	343	0	0
	Corporate		5,364	3	4,911	600	0	9	5,416	3	4,951	740	0	7
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	2,142	3	2,110	125	0	3	2,109	2	2,077	142	0	2
	Retail		174	3	153	36	5	2	180	3	149	37	6	3
		Retail - Secured on real estate property	116	2	116	24	5	1	116	2	112	25	5	1
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	1	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-Sf	115	2	114	24	5	1	114	2	110	25	5	1
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	58	1	37	12	0	1	64	1	38	12	0	2
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	0	0	0	0
		Retail - Other Retail - Of Which: non-SME	57	1	37	12	0	1	63	1	37	12	0	2
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other nor	n credit-obligation assets												

								IRB Ap	proach					
					As of :	30/09/2020					As of	31/12/2020		
			Original I	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	• 4100		Of which: defaulted	provisions		Of which: defaulted	· uice		Of which: defaulted	provisions
	Central ba Institution	nks and central governments is	0 37	0	0 16	0 2	0	0	0 74	0	0 49	0	0	0
	Corporate	Corporates - Of Which: Specialised Lending	2,942	0	2,049 0	292 0	0	0	2,841 0	0	1,865 0	286 0	0	0
	Retail	Corporates - Of Which: SME	415 6	0	414 6	12 1	0	0	472 7	0	470 6	13 2	0	2 1
TRELAND		Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	5	0	5	1 0	0	0	5	0	5	1	0	0
IKELAND		Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	5	0	5	1	0	0	5	0	5	1	0	0
		Retail - Other Retail Retail - Other Retail - Of Which: SME	1	1 1	1 1	0	0	0	2	1 1	1 1	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	0	0	0	0
	Other non IRB Total	credit-obligation assets					-							
	1KB lotal													

							IRB Ap	proach					
				As of	30/09/2020					As of :	31/12/2020		
		Original	Exposure ¹	Exposure Value ¹	Risk exposur	e amount	Value adjustments and	Original	Exposure ¹	Exposure Value ¹	Risk exposur	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 Institutions Corporates	0 477 2.103	0 0	0 457 1.542	0 124 352	0	0	0 535 1.928	0	0 514 1.402	0 146 357	000	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 754	0	0 736	0 35	0	0	0 665	ő	0 658	0 32	ő	0
	Retail	179	2	151	108	4	4	161	2	137	75	4	7
UNITED STATES	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SM Retail - Secured on real estate property - Of Which: nor		0	101 1 100	23 0 23	0	0	102 1 101	0	101 1 99	21 0 21	0	0
	Retail - Qualifying Revolving Retail - Other Retail	0 75	0	0 49	0 85	0	0 3	0 58	0	0 36	0 54	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0 75	0	0 49	0 85	0	0 3	0 58	0	0 36	0 54	0	0 6
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

		_												
								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposur	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central bas Institution	nks and central governments	0	0	0	0	0 0	0	0	0	0 0	0	0	0
	Corporates			0	0	0	0	0	0	0	0	0	0	0
	Corporates	Corporates - Of Which: Specialised Lending	ő	o o	ő	ő	ő	ő	ő	ő	ő	ő	ő	ő
		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 9		Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country or counterpart 5		Retail - Secured on real estate property - Of Which: non-Si		0				0	0		0	0		0
		Retail - Qualifying Revolving Retail - Other Retail	0	0		0			0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	0	0	0	ň	0	0	0	0	0	ı ö	0	0
		Retail - Other Retail - Of Which: non-SME	0	0	ı ŏ		0	ů,	0	0	0	0	0	0
	Equity		ō	ō	ō	ō	ō	ō	ō	0	ō	0	ō	ō
	Other non	credit-obligation assets												
	IRB Total													

								IRB Ap	proach					
					As of	30/09/2020					As of	31/12/2020		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments and
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central ba Institution	nks and central governments	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	ō	0	0	ō	0	ō	ō	0	ō	ō
		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: SME Retail - Secured on real estate property - Of Which: non-Sf	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
		Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	ō	ō	ō	0	0	ō	0	ō	ō	0	ō	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
		credit-obligation assets												

Danske Bank A/S

							IRB Ap	proach					
				As of 3	1/03/2021					As of 3	0/06/2021		
		Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	12,406	2	10,603	1,682	0	6	15,058	1	13,223	1,795	0	4
	Corporates	197,049	1,912	151,270 58	41,825 19	974	1,914	194,793 58	1,822	148,462 57	42,678 17	1,233	1,961
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	59 87.822	1.068	58 69.496	16,555	645	1.139	58 81.068	1.018	63,698	15.480	736	1.113
	Retail	145,642	1,000	129.644	21.600	2.217	852	145.998	932	127.781	20.819	1.819	838
	Retail - Secured on real estate property	119,792	676	117,181	18.905	2.056	201	119,447	607	116,110	18.159	1,659	413
	Retail - Secured on real estate property - Of Which: SME	3.908	46	3,680	647	154	231	3.886	44	3.682	657	127	413
Consolidated data	Retail - Secured on real estate property - Of Which: non-Sh	115,884	629	113,501	18.257	1.902	339	115,561	563	112,428	17.502	1.533	365
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	25.851	334	12.463	2.696	161	461	26,550	326	11.671	2.660	160	425
	Retail - Other Retail - Of Which: SME	1.917	54	1.294	378	44	90	1.768	53	1.230	378	41	76
	Retail - Other Retail - Of Which: non-SME	23,934	280	11,168	2,318	117	371	24,782	273	10,442	2,282	119	349
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				1,532						1,573		
	IRB Total ²				66,640						66,865		

							IRB Ap	proach					
				As of	31/03/2021					As of	80/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	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	1,244	137	0	0	911	0	799	107	0	0
	Corporates		654	69,877	18,351	627	891	89,935	642	66,849	18,316	694	881
	Corporates - Of Which: Specialised Lending		0	41	17	0	1	41	0	41	15	0	1
	Corporates - Of Which: SME		524	37,139	9,805	498	667	50,875	512	36,347	9,583	570	650
	Retail		424 233	77,923	11,510	825 783	631 326	85,832 72,171	402 211	76,521	10,601	567	604
			233	70,665 3.136	10,217 450	783 55	32b 46	72,171 3.266	20	70,151 3,107	9,320 424	515 35	308 39
DENMARK			212	3,136 67,529	9,767	728	96 280	3,266 68,905	191	67.044	424 8.896	480	270
		69,12/	212	67,529	9,/6/	728	280	68,905	191	67,044	8,896	480	2/0
	Retail - Other Retail	12.07	190	7.257	1.294	42	305	13.661	190	6 370	1.281	52	295
			25	681	157	742	62	1.011	25	693	1,261	32	50
			165	6.577	1.137	37	243	12.650	166	5,677	1.097	44	245
	Equity	0	0	0,377	0	0	0	0	0	0,007	0	0	0
	Other non credit-obligation assets		, i	, i			, i	Ů		L ů	-	Ů	Ů
	IRB Total	(this D.P. %) I government it Of Whoth Specialist Landing Of Whoth Specialist Landing Of Whoth SPE STORY Of Whoth SPE STORY STO											

43,671 0 16,130 19,113 13,864 275 13,589 0 5,249 529 4,719 599 34,896 0 14,465 15,744 13,817 261 13,556 0 1,927 410 1,517 0 253 0 109 54 18 2 16 0 35 13 1,102 44,667 0 14,741 19,646 14,148 307 13,840 0 5,498 496 5,002 10,639 0 3,129 1,471 1,036 74 962 0 435 130 306 83 0 71 146 105 3 102 0 41 14 10,071 0 3,302 1,451 1,061 50 1,011 0 390 140 250 83 0 75 175 130 4 126 0 45 21 24 SWEDEN

							IRB Ap	proach					
				As of	1/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e 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 Corporates	1,433 22,645	0 458	1,410 17.961	56 5.284	0 241	0 357	3,213 22,922	0 510	3,195 17.755	103 5.472	0 372	0 385
	Corporates - Of Which: Specialised Lending	22,645	458 0	17,961	5,289	241	35/	13	510	17,755	5,472	3/2	385
	Corporates - Of Which: SME	7.955	134	7.072	1.614	71	175	6.531	124	5.872	1,230	92	166
	Retail	25,723	49	22,389	4,948	181	29	25.884	41	21.957	4,767	143	32
	Retail - Secured on real estate property	21,026	37	20,437	4,485	177	12	20,720	30	19,648	4,309	140	19
NORWAY	Retail - Secured on real estate property - Of Which: SME	161	2	151	43	10	1	161	2	150	49	8	1
NORWAY	Retail - Secured on real estate property - Of Which: non-S	20,865	35	20,285	4,443	167	11	20,559	29	19,498	4,260	132	18
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,696	12	1,952	462	- 4	17	5,164	10	2,309	457	3	13
	Retail - Other Retail - Of Which: SME	149	3	102	37	3	3	145	3	100	35	2	4
	Retail - Other Retail - Of Which: non-SME Equity	4,548	9	1,850	425	1 0	13	5,019	8	2,209	422 0	1	10
	Other non credit-obligation assets	0			U	0	0	0	0	0		-	-
	IRB Total												
	IRB Total	(1) Original ex	osure, unlike Ex	posure value, is n	eported before taking in	nto account any	effect due to cre-	dit conversion fa	ctors or credit ris	sk mitigation tech	miques (e.g. substitutio	on effects).	_

							IRB Ap	proach					
				As of	31/03/2021					As of	0/06/2021		
		Original	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	283	0	193	48	0	0	256	0	192	46	0	0
	Corporates	15,081	463	11,544	4,617	6	152	15,000	410	11,535	4,725	92	142
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	3,599	2 225	3 2.982	0 1,210	0	73	3,371	2 205	2.757	1.113	0	64
			445	12,762				3,3/1 13.652	409			0	
	Retail - Secured on real estate property	13,730 11.760	352	12,762	3,465 3,003	1,015	107 30	13,652	409 317	12,466 11.553	3,717 3.326	945 885	124 58
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	11,760	352	11,591	3,003	945	30	11,724	21	11,553	3,32b 105	885	58
FINLAND	Retail - Secured on real estate property - Of Which: non-S		331	11.468	2.901	861	27	11.580	296	11.431	3.221	803	54
	Retail - Qualifying Revolving	11,017	331	11,400	2,901	901	0	11,300	0	11,431	3,221	803	34
	Retail - Other Retail	1.969	94	1.170	462	70	77	1.929	92	913	391	60	66
	Retail - Other Retail - Of Which: SME	162	16	97	41	15	11	105	16	58	28	16	10
	Retail - Other Retail - Of Which: non-SME	1.807	77	1.074	421	55	65	1.823	76	855	363	44	57
	Equity	0	0	0	0	0	0.5	0	0	0.33	0	0	0
	Other non credit-obligation assets												
	IRB Total												

Danske Bank A/S

							IRB Ap	proach					
				As of 3	31/03/2021					As of	80/06/2021		
		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	967	0	781 1.504	229 505	0	0	939 2.933	0	768 1.437	200 493	0	0
	Corporates	3,123		1,504	0	0	20	2,933		1,437	493	0	19
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	110	0	73	33	0	0	47		36	14	0	0
	Retail	82	1	73	20	1	3	80	2	66	20	1	2
	Retail - Secured on real estate property	59	i	58	16	i	2	56	î	55	17	i	î
	Retail - Secured on real estate property - Of Which: SME	2	0	1	1	0	0	1	0	1	1	0	0
GERMANY	Retail - Secured on real estate property - Of Which: non-Sh	58	1	57	15	1	1	55	1	54	16	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	23	1	12	4	0	1	24	1	11	4	0	1
	Retail - Other Retail - Of Which: SME	3	0	1	1	0	0	3	0	1	1	0	0
	Retail - Other Retail - Of Which: non-SME	20	1	11	3	0	1	20	1	10	3	0	1
	Equity	0			0	0	0	0	0	0		0	0
	Other non credit-obligation assets												
	IRB Total												4

								IRB Ap	proach					
					As of :	31/03/2021					As of 3	30/06/2021		
			Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original E	xposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value ⁻		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central ba	inks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institution		895	0	861	298	0	0	997	0	968	345	0	0
	Corporate		3,683	3	3,190	613	0	4	4,017	2	3,540	666	0	3
		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
		Corporates - Of Which: SME	2,339	2	2,320	115	0	3	657	2	571	64	0	2
	Retail		149	1	136	30	1	1	162	1	130	39	1	1
		Retail - Secured on real estate property	113	1	107	20	1	0	102	1	96	27	1	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-Si	111	1	105	20	1	0	101	1	95	26	1	0
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	36	1	30	9	0	1	60	1	34	12	0	1
		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	36	1	29	9	0	1	59	1	34	12	0	1
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non	credit-obligation assets												

	•						IRB Ap	proach					
				As of	31/03/2021					As of	30/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	· ·		Of which: defaulted	provisions		Of which: defaulted			Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	111	0	87	14	0	0	220	0	198	32	0	0
	Corporates	2,818	0	1,820	276	0	2	3,038	0	1,866	327	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	696	0	609	19	0	0	475		475	22	0	0
	Retail	030	,	7	2		1	9/3	1	8	4	0	,
	Retail - Secured on real estate property	6		é	2			7		7	2	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	n n	0	0	ń	0	ń	ő	0	0
IRELAND	Retail - Secured on real estate property - Of Which: non-Sh	6	ō	6	2	ō	ō	7	ō	7	3	ō	ō
	Retail - Qualifying Revolving	0	0	0	0		0	0	0	0	0	0	0
	Retail - Other Retail	2	1	1	0	0	1	2	1	1	0	0	1
	Retail - Other Retail - Of Which: SME	1	1	1	0	0	0	1	1	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	1	0	0	0	0	0
	Equity	0	0	0	0		0		0	0		0	0
	Other non credit-obligation assets											_	
	IRB Total												

							IRB Ap	proach					
				As of :	31/03/2021					As of	80/06/2021		
		Original	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	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	538	0	519	130	0	0	517	0	500	118	0	0
	Corporates	1,787	0	1,240	301	0	0	1,688	0	1,228	325	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	575	0	568	82	0	0	543	0	535	33	0	0
	Retail	159	2	137	70	4	7	165	1	133	79	1	6
	Retail - Secured on real estate property	99	1	98	18	3	1	96	0	95	19	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
ONLIED STATES	Retail - Secured on real estate property - Of Which: non-S	98	1	97	18	3	0	94	0	94	18	0	0
	Retail - Qualifying Revolving Retail - Other Retail	59		39	52		0	70		38	60	0	
	Retail - Other Retail - Of Which: SME	59	1 1	39	0		6	70	0	38	80		6
		59		39	52		0	70		38	60	0	
	Retail - Other Retail - Of Which: non-SME Equity	59	1 0	39	0		6	70	0	38	0	0	6
	Other non credit-obligation assets	ů								- 0	·		
	IRB Total												

						IRB Ap	proach					
			As of	31/03/2021					As of	30/06/2021		
	Original	Exposure ¹	Exposure	Risk exposure	amount		Original I	Exposure ¹	Exposure	Risk exposure	amount	Value adjustments and
(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
entral banks and central governments stitutions	0	0 0	0 0	0	0 0	0	0	0 0	0 0	0	0	0
rporates	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
	0	0	0	0	0	0	0	0	0	0	0	0
	0		0	0		0			0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Secured on real estate property - Of Which: non-Si	ō	ō	ō	ō	ō	ō	0	ō	ō	ō	ō	ō
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	0	0	0	0	0	0	0	0	0	0	0	0
	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
uity	0	0		0		0		0	0	0	0	0
	Intro Banks and central operaments: Introduced processes of thinds Spinished Landing Coporates of thinds Spinished Landing Read = Secured on real estate property of Which: SME Read = Secured on real estate property of Which: SME Read = Coporate on the Spinished Landing Read of Other Read Read = Coporate Coporate Read = Coporate Coporate Coporate Read = Coporate Coporate Coporate Read = Coporate Copo	tend lands and central governments (one RAP, %) tend lands and central governments Corporates of Which Specified Linding Ratal - Security on red state property of Which SPE Ratal - Security on existing property of Which SPE Ratal - Other Ratal of Which SPE	Intel Build, and central generations. (Intel Build, and central generations. Coporates of Which: Specialized Lending End - Specialized or real details property End - Specialized Coporates property of Which: SPE End - Specialized Coporates property of Which: SPE End - Other Read - Other Special - Of Which: SPE End - Other Read - Other Special - Of Which: SPE End - Other Read - Other Special - Of Which: SPE End - Other Read - Other Special - Other Sp	Colpinal Exposure* (Note FLE, *b) (Fig. 1885. (Fig. 18	Comparison of	Criginal Exposure* Criginal Exposure* Fixed exposure amount Criginal Exposure* Fixed exposure amount Criginal Exposure* C	As of 31/03/2021	Criginal Exposure* Exposure Projection Projection	As of 31/03/2021 Original Exposure* (etc. (I.R. %) (etc. (I.R. %) (etc. (I.R. %) (etc. (I.R. %)) (etc. (I.R. %) (etc. (I.R. %)) (etc. (I.R. %) (etc. (I.R. %)) (etc. (As of 31/03/2021	As of \$10(0)(2021) As of \$10(0)(2021) Criginal Exposure* (pin D.A. %) (pin D.A. %)	As of 31/03/2011 Criginal Exposure* Criginal E

	_												
							IRB Ap	proach					
				As of 3	31/03/2021					As of	30/06/2021		
		Original E	Exposure ¹	Exposure Value ¹	Risk exposure	amount	Value adjustments	Original I	Exposure ¹	Exposure Value ¹	Risk exposure	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 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
	Corporates - Of Which: Specialised Lending	ō	0	ō	0	0	ō	ō	ō	0	ō	ō	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: SME Retail - Secured on real estate property - Of Which: non-Sf	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	ō	0	ō	ō	0	ō	ō	ō	ō	ō	ō	ō
1	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												

(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 effect



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
				new for disting	through profit or loss	comprehensive income	dillor used cost							
[0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [Austria	360 180	360 180	199 55	0	0	161 126	0	0	0	0	0	0	
[3Y - 5Y [[5Y - 10Y [93 18	93 18	42 18	0	0	51 0	0	0	0	0	0	0	
[10Y - more Total [0 - 3M [1	56 706	56 706	56 370	0	0	337	0	0	0	0	0	0	0
[3M - 1Y [[1Y - 2Y [2 0	2	2	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	42 5 25	42 5 25	42 5 25	0	0 0	0	0	0	0	0	0	0	
[10Y - more		68 142	68 142	68 142	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [
[2Y - 3Y [13Y - 5Y [15Y - 10Y [Bulgaria													
[10Y - more Total														
[0 - 3M [
[2Y - 3Y [13Y - 5Y	Cyprus													
[0 - 3M [[3M - 1Y [
[1Y - 2Y [Czech Republic													
[5Y - 10Y [10Y - more Total	1													
「0 - 3M「 「3M - 1Y「 「1Y - 2Y「		2,394 2,313 3,154	2,393 2,313 3,154	0 525 3.127	0	0 543 26	1,976 161	1 6 37	255 187 990	1 4 29	168 103 250	1,315 18 8	0	
1 2Y - 3Y I 13Y - 5Y I	Denmark	2.407	2,393 2,313 3,154 2,407 805 838 1,180	525 3,127 2,404 513 707	0	0	1 282 112	4 7	78 100 540 2,192	16 93	242 479 1,001 851	396 0	0	
[5Y - 10Y [10Y - more Total		805 840 1,182 13,096	1,180 1,180	707 0 7,277	0	0 569	112 11 2,543	52 601 708	2,192 4,343	86 168 396	1,001 851 3,093	1 0 1,738	0	217
[0 - 3M [0	0	0	0	0	0	0	0	0	0	5	0	
[2Y - 3Y [[3Y - 5Y [Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total	-	0	0 0	0 0	0	0	0 0	0	0	0	0	0 5	0 0	0



General governments exposures by country of the counterparty

Daneko Bank A/C

							Danske Bank A/S							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sh	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value			
									1					Risk weighted exposure amount
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
			positions)	of which: Financial assets	of which: Financial assets		of which: Financial assets at					Nominal	Provisions	
				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			
1 ME - 0 1		567	567	203	0	0	229	42 26	1,852	135	7,711	1,208	0	
0 - 3M 3M - 1Y 1Y - 2Y 2Y - 3Y 13Y - 5Y	Finland	567 93 136 107 283	567 93 136 107 283 806 299	56 1	0	0 0 0 23	229 35 80 106 204 534 192	26 12 11	1,852 1,734 234 215 502	135 22 0 3	7,711 1,727 10 1,333 84	1 115 7 41	0	
[3Y - 5Y [5Y - 10Y [10Y - more Total		283 806 299 2,291	283 806 299 2,291	56 272 107 695	0	0 0	534 192 1,381	94 229 421	1,289 861 6,687	1 208 369	120 1,523 12,508	5 34 1,412	0	60
10 - 3M I 1 3M - 1Y I 1 1Y - 2Y I 1 2Y - 3Y I		74 288 401		74 288 110 191	0	0 0	0 0 290	0 0	0 0	0 0	0 0	0 0	0	00
[3Y - 5Y [5Y - 10Y	France	191 120 308 182	74 288 401 191 120 308 182	191 120 308 182	0	0	0	0	0	0 0	0 0	0 0	0	
[10Y - more Total [0 - 3M [[3M - 1Y [182 1,563 102 758	182 1,563 102 758	182 1,273 11 736	0 0	0 0	91	0 0	0 178 1,236	0 0	0 0 56	0 0	0 0	0
[3M - 1Y [Germany	758 854 63 621 883	758 854 63 261 798	736 649 0 224 798	0	22 0 40	0 205 23 29	73 35 33	1,236 929 854 1,606	23 12 7	476 389 107 927 635	0	0	
[5Y - 5Y [5Y - 10Y [10Y - more Total		883 226	798 226 3,062	798 226 2.644	0	0	0 0 348	80 104 82 410	1,488 166 6,459	61 64 132	635 195 2,785	0	0	0
[0 - 3M [[3M - 1Y [0 0	0 0	0	0	0 0	0	0	0 0	0 0	0 0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [5Y - 10Y [Croatia	0 0 0	0	0	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	0 0	0	0 0	0 0 0	0
[3M - 1Y [[1Y - 2Y [[2Y - 3Y [Greece	0 0 0	0 0 0	0	0 0 0	0	0 0	0 0 0	0 0 0	0 0 0	0 0	0 0 0	0 0 0	
[3Y - 5Y [15Y - 10Y 10Y - more		0 0	0	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		0 0 0	0 0	0	0 0	0	0 0	0 0	0 0	0 0	0 0	0 0	0	O
[2Y - 3Y [3Y - 5Y 5Y - 10Y	Hungary	0 0	0	0	0	0	0	0 0	0	0	0	0	0	
T10Y - more		0 180	0 180	0 0	0 0	0 0	0 0	0 0	0 0 302	0 0	0 0 652	0 0 1,265	0 0	0
[1Y - 2Y [[2Y - 3Y [Ireland	0 164 37	0 164 2	0 164 0	0	0	0 0 2	10 0 6	255 0 162	0 0 0	0	0 0	0 0 0	
		26 17 50 474	0 16 50 412	0 13 50 227	0	0	2 1 0	0 0 0	0 0 0 719	0 0 0	0 0 0 652	0 0 0 1,265	0	
[0 - 3M [0 47	0 47	0 47	0 0	0 0	0 0	0 0	0 0 0	0 0	0 0	0 0 0	0	3
[1Y - 2Y [Italy	41 54 316 110	41 54 316 110	19 41 54 316 110	0 0 0	0	0	0 0	0 0	0 0	0 0	0	0	
Total		110 587	110 587	110 587	0	0	ů o	, o	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Latvia													
13 - 5 Y	Latvia													
Total	1													



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2020							
						Dire	t exposures							
	(mln EUR)		T	On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
						I					T.			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial											exposure amount
		derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at 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	can ying amount	Hodonal amount	currying unloan	moderical amoditic			
[0 - 3M [
[1Y - 2Y [Lithuania													
[5Y - 10Y [10Y - more Total														
f 0 - 3M f f 3M - 1Y f														
[0 - 3M [Luxembourg													
[0 - 3M [[3M - 1V [
[1Y - 2Y [Malta													
[5Y - 10Y [[10Y - more														
Total 0 - 3M 3M - 1Y		0 53	0 53	0	0	0	0 52	0	0	0	0	0	0	
[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Netherlands	424 13 6	53 424 13	346 13	0	0	78 0	0	0	0	0	0	0	
13Y - 5Y 15Y - 10Y 10Y - more Total		138 36	6 138 36	6 138 36	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	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	
100 - more Total		4	4 1	4	0	0	0	0	0	0	0	0	0	0
[1Y - 2Y [Portugal	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more		26 3 0	26 3 0	26 3 0	0	0	0	0 0	0 0	0 0	0	0	0 0 0	
Total T 0 - 3M F		34	34	34	0	0	0	0	0	0	0	0	Ō	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y	Romania													
13Y - 5Y I 15Y - 10Y I	Komania													
[10Y - more Total [0 - 3M [[3M - 1Y [0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y [Showalde	0 0	0 0 0	0 0	0 0 0	0 0	0	0 0 0	0 0	0 0	0 0	0 0	0 0 0	
[1Y - 2Y [Slovakia	0	0	0	0	0	0	0	0	0	0	0	0	
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Slovenia													
f10Y - more Total	1													



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2020							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	heet 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	Spain	2 22 2 2 98 98 28 119 256	2 22 2 98 28 119 256	2 22 2 98 28 119 256	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	Sweden	4,364 1,071 9,072 9,072 620 646 234 134 7,493	4,364 1,071 822 220 646 215 110 7,449	2,854 872 692 81 498 137 110 5,243	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	59 43 17 38 122 28 0	596 157 96 101 0 51 0	46 18 55 46 64 64 0	1,847 831 538 598 904 1,009 5	780 191 35 17 56 10 0	15,089 4,351 926 156 909 675 0	2,448 65 216 55 274 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Ü
[0 - 3M [United Kingdom	470 315 126 2 3 70 195	470 315 126 2 3 70 195	2 63 0 0 0 2 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	469 251 126 2 3 68 195	12 1 1 6 0 0 0	1,877 50 201 0 0 0 0	0 8 0 0 0 0	0 200 0 35 0 0 0	834 0 0 0 0 18 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	68
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [33Y - 5Y [5Y - 10Y Total	Iceland	A194	4.484		,	v	XXX		2.160	,		333	v	00
[0 - 3M [Liechtenstein													
Total f 0 - 3M f f 3M - 1Y f f 19 - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more Total	Norway	291 178 39 25 80 152 0	291 178 39 25 80 152 0	4 170 32 14 62 142 0	0 0 0 0 0	0 0 0 0	287 9 7 11 18 11 0	0 4 5 5 33 39 26	2 187 131 102 548 707 211 1,888	5 15 6 10 2 152 117	128 356 116 125 24 552 206	84 0 0 0 0 63 0 0	0 0 0 0 0	57
[0 - 3M [Australia		765					-110	2,23		2,230		,	
10 - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2020							
						Direc	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
			Total carrying amount of					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 or 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 1 1 1 1 1 1 1 1 1	Japan													
[0 - 3M [u.s.	0 23 0 0 1,791 0	0 23 0 0 1,791 0 0	0 0 0 558 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1,223 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	41 0 0 0 0 0 0 0	0 0 0 0	0
[0 - 3M [China													
[0 - 3M 1 1 1 1 1 1 1 1 1	Switzerland													
[0 - 3M [f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f f5Y - 10Y f 10Y - more	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 1 1	0 0 0 0 18 0	0 0 0 0 1 0	0 0 0 0 19 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0
[0 - 3M [Other Central and eastern Europe countries non EEA	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 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 [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
10 - 3M 3M - 1Y 11Y - 2Y 12Y - 3Y 13Y - 5Y 15Y - 10Y 10Y - more	Latin America and the Caribbean	0 43 0 0 0 0 0	0 43 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 43 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 40	0 0 0 0 0	3



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2020							
						Direc	ct exposures							
	(min EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	ncitive fair value	Derivatives with	h negative fair value	Off-balance sh	neet exposures	
								Derivatives with po	Januve Ian Value	Derivatives with	i negauve ian value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0 - 3M [Africa	15 6 5 5 10 23 0	15 6 5 5 10 23 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 6 5 5 10 23 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0 117	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more	Others	2 0 2 1 73 20 0	2 0 2 1 73 20	0 0 2 1 32 20 0	0 0 0 0	0 0 0 0 0 41 0	2 0 0 0	6 1 0 0 0	237 42 80 0 0	0 0 0 0 1 5	32 0 0 0 0 98 237 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	
Total		98	98	55	0	41	2	8	359	6	367	11	0	

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

- (1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance el	neet exposures	
												OII-Dalance Si	ieet exposures	
								Derivatives with pos	sitive fair value	Derivatives with	negative fair value			
			Total carrying amount of non-derivative financial											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	assets (net of short positions)											
			positions)		of which: Financial assets	of which: Financial assets at						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0 - 3M [663	663	332	0	0	331	0	0	0	0	0	0	
[3M - 1Y [[1Y - 2Y [0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [Austria	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [[10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [663 283	663 133	332 133	0	0	331 0	0	0	0	0	0	0	0
[3M - 1Y [0 0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [Belgium	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total		283	133	133	0	0	0	0	0	0	0	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y														
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Bulgaria													
SY - 10Y 10Y - more Total														
[0 - 3M [
[2Y - 3Y [13Y - 5Y 15Y - 10Y	Cyprus													
l 10Y - more														
[0 - 3M [[3M - 1Y [[1Y - 2Y [
7 2Y - 3Y F 73Y - 5Y F	Czech Republic													
[5Y - 10Y [[10Y - more Total														
[0 - 3M [3M - 1Y [15,258 0	15,255 0	9,407 0	0	1,178 0	2,451 0	417 0	4.369 0	287 0	2.890	1.777	0	
「 1Y - 2Y 「 「 2Y - 3Y 「 「3Y - 5Y 「	Denmark	0	0	0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [10Y - more Total		0 0 15,258	0 0 15,255	0 0 9,407	0	0 0 1,178	0 0 2,451	0 0 417	0 0 4,369	0 0 287	0 0 2,890	0 0 1,777	0	190
[0 - 3M [[3M - 1Y [15,258 0 0	15,255 0 0	9,407 0 0	0 0	1,178 0 0	2,451 0 0	0 0	4,369 0	287 0 0	2,890 0 0	1,/// 5 0	0 0	190
[1Y - 2Y [Estonia	0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0 0	0 0	0	0	0	0 0	0 0	0	
Total	i	0	0	0	0	0	0	ō	Ō	Ō	Ō	5	Ō	0



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)		I	On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
								Derivatives with pos	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	Total carrying amount of non-derivative financial											exposure amount
recorded ristairey	country / negron	derivative financial assets	assets (net of short positions)									Nominal	Provisions	
				of which: Financial assets	of which: Financial assets designated at fair value	of which: Financial assets at fair value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
				held for trading	through profit or loss	comprehensive income	amortised cost	Carrying amount	Nodoliai amodiic	Carrying amount	Notional amount			
[0 - 3M [2,840 0	2,840 0	1,401 0	0	23 0	1,254 0	390 0	13.766 0	180 0	7.806 0	1.491 0	0	
[1Y - 2Y [Finland	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 [2,840 2,406 0	2,840 2,406 0	1,401 2,123 0	0 0	0 0	1,254 283 0	390 0	13,766 0	180 0	7,806 0	1,491 0	0	68
Total	France	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y] [5Y - 10Y] [10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	
Total f 0 - 3M f		2,406 2,667	2,406 513	2,123 65	0	0 142	283 299 0	0 274	5.125	0 267	3.954	0	0	0
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Germany	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [5Y - 10Y [10Y - more	Gamany	0	0	0	0	0	0	0	0	0	0	0	0	
Total [0 - 3M [[3M - 1Y [2,667 0	513 0	65 0	0	142	299 0	274	5.125	267	3.954 0	0	0	0
[1Y - 2Y [[2Y - 3Y [Croatia	0	0	0	0	0	0	0	0	0 0 0	0	0	0 0 0	
[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	0
[3M - 1Y [0 0	0 0	0 0	0	0	0	0	0	0	0	0	0	
[5Y - 10Y [Greece	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 0 0	0 0 0	0 0	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	
[2Y - 3Y [[3Y - 5Y] [5Y - 10Y]	Hungary	0	0	0	0	0	0	0	0	0	0	0	0	
Total		0 0 416	0 0 416	0 0 317	0 0	0 0	0 0 67	0 0 5	0 0 208	0 0	0 0 7	0 0 1.265	0 0	0
[0 - 3M [0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Ireland	0	0	0	0	0	0 0	0 0 0	0 0	0	0	0	0 0 0	
Total		0 416 320	0 416 320	0 317 320	0	0	0 67	5	208	0	7	1,265	0	2
[0 - 3M [[3M - 1Y [[1Y - 2Y [0 0	320 0 0	0 0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y [Italy	0	0	0	0	0	0	0	0	0	0	0	0	
		0 320	0 320	0 320	0	0	0 0	0	0	0	0	0	0	0
Total														
[2Y - 3Y [[3Y - 5Y]	Latvia													



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[3M - 1Y [1Y - 2Y [1Y - 2Y [12Y - 3Y [13Y - 5Y [15Y - 10Y [10Y - more Total	Luxembourg													
[0 - 3M [3M - 1Y	Malta													
Total [0 - 3M [Netherlands	704	704 0 0 0 0 0 0 704	574 0 0 0 0 0 0 574	0 0 0 0 0	0 0 0 0 0	130 0 0 0 0 0 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	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	0
110Y - more	Portugal	4 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 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	Romania													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y	Slovakia	6 0 0 0 0 0 0	6 0 0 0 0 0 0	6 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 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	Slovenia													



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 30/06/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
								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	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 [Spain	485 0 0 0 0 0 0 0	485 0 0 0 0 0 0 0 485	485 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 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	Sweden	7,589 0 0 0 0 0 0 0 7,589	7,589 0 0 0 0 0 0 0 7,589	5,299 0 0 0 0 0 0 0 5,299	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	386 0 0 0 0 0 0	343 0 0 0 0 0 0 343	373 0 0 0 0 0 0 0	16.838 0 0 0 0 0 0 16,838	173 0 0 0 0 0 0	11.459 0 0 0 0 0 0 0 11,459	2.770 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	24
[0 - 3M [United Kingdom	2,259 0 0 0 0 0 0 2,258	2,258 0 0 0 0 0 0 0	480 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1,778 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	315 0 0 0 0 0 0	954 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	73
Total [0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y Total	Iceland		•										•	
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total [0 - 3M]	Liechtenstein													
[3M - 1Y [1Y - 2Y	Norway	1,049	1,049	769 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	280 0 0 0 0 0 0	72 0 0 0 0 0 0 0	2.069 0 0 0 0 0 0 0	241 0 0 0 0 0 0 0 241	1.392 0 0 0 0 0 0 0	203 0 0 0 0 0 0 203	0 0 0 0 0	67
0 - 3M	Australia	5.1												
10 - 3M	Canada													
Total	Hong Kong													



General governments exposures by country of the counterparty

				of which: Financial assets held for trading of which: Financial assets held for trading designated at fe through profit of through profit			Danske Bank A/S							
							As of 30/06/2021							
						Direc	t exposures							
	(mln EUR)			On balance sl	1eet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
								Derivatives with pos	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	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets	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 [Japan													
[0 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [10Y - more	u.s.	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 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 [China													
Total	Switzerland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	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 0 0 0 0 0 0 0 0 0 0 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	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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	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 - 3M [[3M - 1Y [Latin America and the Caribbean	51 0 0 0 0 0	51 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	51 0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	32 0 0 0 0 0	0 0 0 0 0	
Total	l	51	51	0	0	0	51	0	0	0	0	32	0	3



General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 30/06/2021							
						Direc	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	
								Derivatives with po	sitive fair value	Derivatives with	negative fair value	Off-balance sh	neet 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 [3Y - 5Y [5Y - 10Y [10Y - more Total	Africa	46 0 0 0 0 0 0	46 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	46 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	128 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3
[0 - 3M [Others	2,550 0 0 0 0 0	2,550 0 0 0 0 0	474 0 0 0 0 0	0 0 0 0	73 0 0 0 0 0	1,979 0 0 0 0 0	0 0 0 0	80 0 0 0 0	7 0 0 0	332 0 0 0 0	55 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		2,550	2,550	474	0	73	1,979	0	80	, , , , , , , , , , , , , , , , , , ,	332	55	. 0	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's securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".
- (2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.
- (4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.
- (5) Residual countries not reported separately in the Transparency exercise

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominician Republic, Ecuador, Glenada, Guyana, Halt, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Berbuda, Antigua A

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burund, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Ongo, The Democratic Republic Of The, Côte D'I'voire, Equatorial Guinea, Ethicpia, Gabon, Gambia, Ghana, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mail, Mauritius, Maurit

- (6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.
- (7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.



Performing and non-performing exposures Danske Bank A/S

				4	As of 30/09/2020	0							,	As of 31/12/202	0			
		Gre	oss carrying amou	unt			ed impairment, ac fair value due to d		Collaterals and financial		Gross o	arrying amou	int			ed impairment, ac fair value due to		Collaterals and financial
		Of which performing but past due >30	Of w	nich non-perform	ning ¹	On performing exposures ²	On non-perform	ing exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wi	nich non-perform	ing ¹	On performing exposures ²	On non-perform	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures		Of which Stage	exposures
(min EUR) Cash balances at central banks and other demand deposits	32,004	0	1	1	1	1	0	0	0	43,208	0	0	0	0	1	0	0	0
Debt securities (including at amortised cost and fair value)	38,285	0	0	0	0	0	0	0	0	37,546	0	0	0	0	0	0	0	0
Central banks	. 0	0	0	0	0	0	0	0	0	. 0	0	0	0	0	0	0	0	0
General governments	6,731	0	0	0	0	0	0	0	0	6,131	0	0	0	0	0	0	0	0
Credit institutions	30,511	0	0	0	0	0	0	0	0	30,301	0	0	0	0	0	0	0	0
Other financial corporations	851	0	0	0	0	0	0	0	0	925	0	0	0	0	0	0	0	0
Non-financial corporations	192	0	0	0	0	0	0	0	0	189	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	290,639	395	6,998	2,806	4,364	735	1,935	1,720	3,454	288,150	427	7,186	2,895	4,637	751	1,759	1,561	3,910
Central banks	4,377	0	0	0	0	0	0	0	0	4,958	0	0	0	0	0	0	0	0
General governments	7,502	0	50	7	3	1	. 5	0	41	7,922	15	42	7	3	0	4	1	35
Credit institutions	5,685	0	3	0	0	2	. 0	0	2	4,274	0	6	0	0	1	0	0	4
Other financial corporations	39,409	2	241	144	135	18	109	103	71	35,346	2	200	136	128	7	114	108	68
Non-financial corporations	102,479	312	4,218	1,534	2,933	385	1,190	1,088	1,883	102,117	289	4,531	1,676	3,077	404	1,038	933	2,282
of which: small and medium-sized enterprises at amortised cost	24,548	16	1,516	475	1,269	186	410	407	696	24,916	31	1,547	538	1,361	186	394	393	857
of which: Loans collateralised by commercial immovable property at amortised cost	23,185	11	796	162	623	86	160	157	485	24,125	13	857	215	740	88	147	143	604
Households	131,187	81	2,485	1,121	1,292	330	631	529	1,456	133,531	121	2,406	1,076	1,430	338	602	519	1,521
of which: Loans collateralised by residential immovable property at amortised cost	49,503	27	812	321	587	108	107	99	599	51,546	36	781	307	714	114	96	94	622
of which: Credit for consumption at amortised cost	2,803	13	137	65	109	35	45	44	60	1,779	1	86	24	81	41	21	21	36
DEBT INSTRUMENTS other than HFT	360,928	395	6,998	2,806	4,364	735	1,935	1,721	3,454	368,904	427	7,186	2,896	4,638	753	1,759	1,562	3,910
OFF-BALANCE SHEET EXPOSURES	109,833		1,221	297	854	197	154	129	309	113,981		1,161	206	789	228	138	122	401

¹⁷ For the definition of non-performing exposures pieses refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 3 January 2015, ANIEX V, Part 2-Template related instructions, subblile 29
17 Institutions report here collective allowances for incurred but not reported isoses (instruments at amortised cost) and changes in fair value of the reforming exposures due to credit risk and provisions (instruments at fair value other than HFT)
17 Institutions report here specifical isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost or an exposure of the specific and isoscentific for frauncial seasity, individually and collective eliminated: a amortised cost provision of the provisions (instruments at fair value other than HFT)
18 Translations report here specifical isoscentific for frauncial seasity, individually and collective eliminated impairments and accumulated engagements at an extrumalized engagement and accumulated engagements and accumulated engagemen



Performing and non-performing exposures Danske Bank A/S

					As of 31/03/202	1								As of 30/06/202	1			
		Gre	oss carrying amo	unt			ed impairment, accum fair value due to credi		Collaterals and financial		Gro	ss carrying amou	nt ⁵			ed impairment, a fair value due to 9,5		Collaterals and financial
		Of which performing but past due >30	Of w	hich non-perform	ning¹	On performing	On non-performing o	exposures ³	guarantees received on non- performing		Of which performing but past due >30	Of wi	nich non-perfori	ming ¹	On performing	On non-perforr	ning exposures ³	guarantees received on non- performing
(min EUR)		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²	Of v	vhich Stage 3	exposures		days and <=90 days		Of which: defaulted	Of which Stage	exposures ²		Of which Stage	exposures
Cash balances at central banks and other demand deposits	42,002	0	1	1	1	1	0	0	0	42,307	0	1	1	. 0	1	0	0	0
Debt securities (including at amortised cost and fair value)	38,204	0	0	0	0	0		0	0	38,427	0	0	0	0	0	0	0	ه ا
Central banks	0	0	0	0	0	c	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,971	0	0	0	0	c	0	0	0	7,136	0	0	C	0	0	0	0	0
Credit institutions	30,542	0	0	0	0	0	0	0	0	30,623	0	0	0	0	0	0	0	0
Other financial corporations	471	0	0	0	0	0	0	0	0	439	0	0	0	0	0	0	0	. 0
Non-financial corporations	220	0	0	0	0	c	0	0	0	230	0	0	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	289,389	436	6,845	2,709	4,410	660	1,780	1,592	3,787	281,074	397	8,093	2,577	3,116	767	1,800	1,113	4,851
Central banks	4,304	0	0	0	0	c	0	0	0	3,597	0	0	C	0	0	0	0	0
General governments	7,820	157	41	7	3	C	3	0	36	8,184	0	30	7	3	0	3	0) 26
Credit institutions	5,418	0	3	0	0	2	0	0	2	3,946	0	2	C	0	2	. 0	0) 2
Other financial corporations	35,967	0	211	133	139	8	144	139	66	30,696	2	194	131	126	8	116	111	1 63
Non-financial corporations	102,138	133	4,247	1,498	2,879	340	998	905	2,201	101,321	287	4,254	1,430	1,943	375	1,005	636	5 2,153
of which: small and medium-sized enterprises at amortised cost	26,858	64	1,720	700	1,486	182	450	445	855	24,807	28	1,626	654	947	231	438	278	B 790
of which: Loans collateralised by commercial immovable property at amortised cost	24,107	38	889	199	736	81	141	138	572	23,825	22	909	230	379	105	162	65	5 584
Households	133,743	145	2,342	1,071	1,388	311	635	547	1,481	133,330	108	3,612	1,009	1,045	382	676	366	5 2,607
of which: Loans collateralised by residential immovable property at amortised cost	52,741	26	759	333	717	97	104	103	601	52,518	29	924	310	562	129	111	79	749
of which: Credit for consumption at amortised cost	4,067	22	154	66	144	62	56	56	55	4,051	14	165	64	106	61	57	32	60
DEBT INSTRUMENTS other than HFT	369,595	436	6,846	2,709	4,411	661	1,780	1,592	3,787	361,809	397	8,093	2,577	3,116	768	1,800	1,113	4,851
OFF-BALANCE SHEET EXPOSURES	114,294		1,096	195	712	252	175	167	382	114,924		1,103	202	763	178	169	158	319

⁽¹⁾ For the difficition of non-performing exposures please refer to COMMISSION IMPERENTING ESCLATION (EI) 2015/227 of 9 analysy 2015, ANNEX V, Part 2 Template related instructions, substite 29
(2) Institutions report here collective allowances for incurrent but not reported looses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)
(3) Institutions report here exported. Institution in the contraction of the contraction in the contract



Forborne exposures

			As of 30/	09/2020					As of 31/	12/2020		
		ying amount of with forbearance	Accumulated in accumulated c value due to co provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fin received on e forbearanc	cposures with		ying amount of with forbearance	Accumulated in accumulated c value due to cr provisions for forbearance m	hanges in fair redit risk and exposures with	Collateral and fina received on ex forbearance	xposures with
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	o
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)	5,666	3,990	1,171	1,089	3,155	1,836	5,902	4,237	1,046	975	3,570	2,168
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	25	24	1	1	21	20	17	16	1	1	14	14
Credit institutions	1	1	0	0	0	0	0	0	0	0	0	0
Other financial corporations	160	155	92	90	7	6	133	122	98	96	14	9
Non-financial corporations	3,460	2,780	819	759	1,637	1,191	3,523	3,075	701	653	1,801	1,483
of which: small and medium-sized enterprises at amortised cost	1,114	923	206	199	620		1,044	895	206	200	651	
Households	2,020	1,030	259	239	1,489	618	2,229	1,023	246	225	1,741	663
DEBT INSTRUMENTS other than HFT	5,666	3,990	1,171	1,089	3,155		5,902	4,237	1,046	975	3,570	
Loan commitments given	766	462	47	40	132	108	676	399	36	27	167	123
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria	0						0					

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

[©]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 F18.00 / F19.00), 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.



Forborne exposures

Danske Bank A/S

			As of 31/	03/2021					As of 30/	06/2021		
		ying amount of with forbearance	Accumulated in accumulated con value due to con provisions for forbearance m	hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance	posures with		ing amount of with forbearance	Accumulated in accumulated cl value due to cr provisions for forbearance me	hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0	-	0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	5,515	3,807	995	935	3,466	1,961	5,384	4,008	1,033	967	3,308	2,103
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	18	16	0	0	15	14	17	17	0	0	15	14
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	131	122	126	125	12	8	130	120	99	97	13	8
Non-financial corporations	3,087	2,690	610	574	1,630	1,312	3,018	2,761	675	647	1,512	1,314
of which: small and medium-sized enterprises at amortised cost	1,265	1,051	226	218	725		1,157	1,012	247	242	629	
Households	2,279	978	259	236	1,810	626	2,219	1,110	258	222	1,767	768
DEBT INSTRUMENTS other than HFT	5,515	3,807	995	935	3,466		5,384	4,008	1,033	967	3,308	
Loan commitments given	657	330	49	40	137	87	598	367	58	51	108	98
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non- nerforming exit criteria	0						0					

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

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), 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.



2021 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Danske Bank A/S

			AS 01 3	0/09/2020	Accumulated Gross carrying amount Accumulated Accumulated									AS 01 3	1/03/2021					As of 30	0/06/2021			
	Gross carr	rying amount				Accumulated	Gross car	ying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- perform		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment ¹	negative
A Agriculture, forestry and fishing	2,876	220	77	2,194	88	1	2,994	208	62	2,293	78	1	3,144	191	65	2,433	85	2	2,980	176	61	2,251	91	1
B Mining and guarrying	1.043	145	53	811	33	0	845	122	58	819	65	0	878	121	61	852	25	0	937	211	61	709	21	0
C Manufacturing	10.308	314	74	9.382	140	1	9.523	447	65	8.602	135	1	9.261	357	38	8.414	120	1	8.911	308	35	8.083	101	1
D Electricity, gas, steam and air conditioning supply	3,779	8	6	3,093	9	0	3,995	5	4	3,298	7	0	3,089	5	4	2,403	4	0	3,266	4	3	2,588	6	0
E Water supply	448	23	7	442	4	0	462	25	10	456	4	0	496	23	8	490	4	0	586	23	10	579	4	0
F Construction	2.825	215	94	2.140	98	2	2.732	221	116	1.987	84	1	2.677	200	111	1.973	79	1	2.714	211	114	1.995	77	1
G Wholesale and retail trade	7.285	525	129	6.460	188	1	7.516	555	136	6.490	218	1	7.615	599	111	6.571	207	1	7.610	557	110	6.621	200	0
H Transport and storage	5,851	1,173	700	5,661	461	0	5,675	1,278	701	5,485	312	0	5,648	1,042	605	5,469	310	0	5,431	1,111	549	5,251	334	0
I Accommodation and food service activities	1,083	94	25	407	23	0	1,149	107	26	471	33	0	1,024	194	27	450	41	1	1,009	215	33	435	41	0
3 Information and communication	1.810	30	5	1.769	21	0	1.632	25	5	1.591	13	0	1.755	26	7	1.716	13	0	1.699	22	5	1.659	16	0
K Financial and insurance activities	2,340	80	33	2,008	51	0	2,006	89	42	1,697	35	0	2,888	93	32	2,562	38	0	2,140	97	32	1,900	36	0
L Real estate activities	54,806	1,091	246	22,709	209	72	55,950	1,063	284	23,051	214	56	56,261	1,029	269	22,923	199	53	56,210	935	260	22,664	260	35
M Professional, scientific and technical activities	2,813	91	48	2,369	50	0	2,768	140	52	2,325	62	0	2,922	128	47	2,705	58	0	2,842	123	44	2,654	59	0
N Administrative and support service activities	2,227	59	18	2,114	26	1	2,294	76	19	2,183	25	0	2,299	70	19	2,191	29	0	2,686	83	18	2,578	34	0
O Public administration and defence, compulsory social security	641	0	0	641	0	0	387	0	0	387	0	0	369	0	0	369	0	0	548	0	0	548	0	0
P Education	70	3	0	42	1	0	73	2	0	45	1	0	77	2	0	49	1	0	70	4	0	43	1	0
Q Human health services and social work	918	81	1	673	34	0	917	98	75	678	36	0	928	114	74	704	37	1	904	117	75	685	39	1
R Arts, entertainment and recreation	293	37	3	235	12	2	233	29	14	176	15	2	253	27	14	197	16	2	254	27	13	197	10	2
S Other services	1,060	27	8	585	43	4	968	41	10	491	39	4	555	27	5	364	6	3	522	29	7	338	4	3
Loans and advances	102.479	4.218	1.529	63,736	1.491	84	102.117	4.531	1.676	62.522	1.375	67	102.138	4.247	1.498	62.833	1.271	66	101.321	4.254	1.430	61,778	1.335	46

⁽¹⁾ The Items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the oppositive sign of what is reported according to the FINREP framework (template F 65.01), which follows a sign convention based on a credit/debt convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EV) (10 608)(2014 - 115 on Sign-privary reporting.



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02

i								As of 30	/09/2020															As of 31	/12/2020							
	Gross	Notices to the particular to the second seco								k	Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross	carrying amount						,	Accumulated imp	aintent, accumu	ulated negative ch	inges in fair val	ue due to credit ris	k	Maximum amount of the guarantee that can be considered	Gross carrying amount				
(min EUR)		Performing	Of which: exposures will forburance measures	Of which: the firstrements with significant increase in crease in create skinon initial secontion but not credit- impaired (Stage 2)		ng Of which: exposures with forbalrance measures	Of which: Unlikely to pay that are not past-due <= 90 days		Performing	Of which: exposums with forbearance measures	Of which: Instruments with significant increase in credit risk since initial secognition but not credit- impaired (Stage 2)		Of which: exposures with forbalance measures	Of which: Unikely to pay that are not past-due or 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures with forbeasings measures	Of which: h Enstruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)	Non-perform	ing Of which: exposums with forbanince measures	Of which: Unlikely to pay that are not pait-due or pait-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria	0	0	0		0	0	۰		0	0	0	0		0	0	0	0	0	0		0		0	0	0	0		0	0	0	0	0
of which: Households		0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0	0
of which: Collateralised by residential immovable property		0	0		0		0		0	0		0				0			0		0		0	0		0		0		0	0	
of which: Non-financial corporations		0	0	0	0		0		0	0	0	0		0		0	0	0	0	0	0		0	0		0		0	0	0	0	0
of which: Small and Medium-sized Enterprises	0	0	0	0	0		٥	0	0	0	0	0		0		0	0	0	0	0	0		0	0		0		0	0	0	0	0
of which: Collaboralised by commercial immovable property		0	0		0	۰	0	۰	0	0	0	0		0	۰	0	۰		0		0	۰	0	0	۰	0		0	0	0	0	0

								As of 30	/09/2020															As of 31	/12/2020							
	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross													sk	Maximum amount of the guarantee that can be considered	Gross carrying amount
		Performing			Non-performi																							Non-perform				
(min EUR)			Of which: eoposures wit forbearance measures	Of which: Instruments with significant increase in credit risk sinos initial recognition but not credit- impained (Stage 2)	:	Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due <= past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- parforming exposures			Of which: exposures with forbeasings measures	Of which: Instruments with significant rocals in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Inflows to non- performing exposures
Loans and advances with expired EBA-compliant monitoria	0	0			0		۰	۰	0		0	0	۰	٥	۰	0	0	۰	0	۰	0	0	0	0	۰	٥		٥		0		۰
of which: Households		0	0		0	0	0		0	0	0	0		0		0	0		0		0	0	0	0		0	0	0		0		0
of which: Collateralised by residential immovable property	0	0		0	0	0	0	0	0		0	0		0	۰	0	0	0	0		0	0	0	0	۰	0	0	0	0	0	۰	0
of which: Non-financial corporations		0			0		0		0	0	0	0		0		0	0		0		0	0	0	0		0		0	0	0		۰
of which: Small and Medium-sized Enterprises		0	0		0		٥		0	0	0	0	۰	0	۰	0	0		0	۰	0	0	0	0		0		0		0		
of which: Collaboratised by commercial immovable property	0	0	0		0		0	۰	0	0	0	0		0		0	0	۰	0	۰	0		0	0		0		0	0	0		

İ								As of 30)	09/2020															As of 31	/12/2020							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														*	Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)			Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-performi	Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbestance measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		ng Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the CDVID-19 crisis	Inflows to non- performing exposures		Performing	Of which: exposures with forbeasings measures	Of which: Instruments with significant increals in credit risk since initial recognition but not credit- impained (Stage 2)		ng Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbeasings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbarrance measures	Of which: Unlikely to pay that are not pail-due or pail-due <= 90 days	Public guarantee received in the contact of the COVID-19 crisis	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	699	584	126	193	115	103	115	6	2	1	2	4	4	4	591	115	677	531	42	101	146	130	146	11	1	0	1	10	10	10	567	146
of which: Households	70	58			12				0			0				12	75	ca			7			0	۰							7
of which: Collateralised by residential immovable property	1	1			0				0			0				۰	1	1			0			0	۰							
of which: Non-financial corporations	623	520	123	181	103	94	103	6	2	1	2	4	4	1	529	103	592	454	35	85	136	123	138	11	1	0	1	10	10	10	487	136
of which: Small and Medium-sized Enterprises	306	253			53			2	0			1				53	341	277			63			2	1			1				63
of which: Collateralised by commercial immovable property	81	54			28			2	0			2				28	80	4			32			2				2				32



Information on loans and advances subject to legislative and non-legislative moratoria and public guarantee schemes in accordance with EBA Guidelines EBA/GL/2020/02 Dansie Beak AJS Dansie Beak AJS

ı								As of 31,	(03/2021															As of 30/	06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount	Gross														Maximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures w forbearance measures	Of which: Instruments with significal increase in cred risk sin initial recognition is not credit- impained (Stage 2)	ce C	Of which: exposures with forbeirance measures	Of which: Unlikely to pay that are not past-due <- 90 days		Performing	Of which: exposures with forbeirunce measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due c= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures		Performing	Of which: exposures will forbearings measures	Of which: Instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)	Non-perform	ing Of which: exposums with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which: Instruments with significant increase in oredit risk since initial recognition but not credit- inspaired (Stage 2)	Non-performi	ng Of which: soposans with forbarance measures	Of which: Unificity to pay that are not pait-due or pait-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Enflows to non- performing exposures
Loans and advances subject to active EBA-compliant moratoria		0	0	۰	0	0	٥	0	0	0	۰	0		0	0	0	0	0	٥	0	0	0		0	0	0	۰	0	0	0	0	۰
of which: Households		0	0	۰	0	0	0	0	0	0	۰	0	0	0	0	0	0	0	0	0	0	0		٥	0	0		0	0	0	0	0
of which: Collaboralised by residential immovable property		0	0	۰	0		0	0	0	0	۰	0		0	0	0	0	0	0		0	0		٥		0		0	0			
of which: Non-financial corporations		0	0		0		0	0	0	0	۰	0		0	0	0	0	0	0		0	0		٥		0		0	0			
of which: Small and Medium-sized Enterprises	0	0	0		0	0	0	0	0	0		0		0	0	0	0	0	0	0	0	0		0		0	0	0	0	0	0	
of which: Collateralised by commercial immovable property	۰	0	0	۰	0		٥	0	٥	0	۰	0		0	0	0	0		0	۰	0	0		0		0		0	0	0	0	۰

								As of 31,	(03/2021															As of 30	/06/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount															Maximum amount of the guarantee that can be considered	amount
		Performing			Non-performi							Non-perform	ing					Performing			Non-performi							Non-perform	ing			
(min EUR)			Of which: exposures wit forbearance massures	Of which: Instruments with significant increase in could rink since initial recognition but not could- impaired (Stage 2)		Of which: exposures with forbiarance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance missiones	Of which: Instruments with significant increase in cedit risk since initial recognition but not credit- impaired (Stage 2)		Of which: exposures with forbiarance missures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- performing exposums			Of which: exposures with forbeasings missiones	Of which: Instruments with significant increase in credit raik since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures wit forbearance measures	Of which: instruments with significant increase in credit risk since initial recognition but not credit- impained (Stage 2)		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due < = 90 days	Public guarantee received in the content of the COVID-19 crisis	non- performing
oans and advances with expired EBA-compliant monitoria	۰	0	0		0		0	0	0	0	۰	0		0	0	0	0	۰	0		0	0	۰	0	۰	0	۰	0	0		0	
of which: Households	۰	0	0		0	0	٥	0	0	0		0	0	0	0	0	0	0	0	0	0	0		0		٥	۰	0	0		0	
of which: Collaboralised by residential immovable property		0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0		0		0	۰	0	0		0	
of which: Non-financial corporations		0	0		0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0	0		0		0		0	0		0	
of which: Small and Medium-sized Enterprises	۰	0	0		0	0	0	0	٥	0	۰	0		0	0	0	0	۰	0		0	0	۰	٥		0	۰	0	0		0	
of which: Collaboratised by commercial immovable property			0		0		0	0	0	0				0	0	0	0		0		0	0		0		0		0	0		0	

Ī								As of 31/	03/2021															As of 30	/05/2021							
															Maximum amount of the guarantee that can be considered	Gross carrying amount														k	Miximum amount of the guarantee that can be considered	Gross carrying amount
(min EUR)		Performing	Of which: exposures wit forbearance measures	Of which: Instruments with significant increase in could risk since initial recognition but not could: impaired (Stage 2)	Non-performi	og Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days			Of which: exposures with forbearance measures	Of which:		Of which: exposures with forbairance meissures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days	Public guarantee received in the context of the COVID-19 crisis	Inflows to non- parforming exposures		Performing	Of which: exposums will forbeasings measures	Of which:		Of which: exposures with forbearance measures	Of which: Unlikely to pay that are not past-due or past-due <= 90 days		Performing	Of which: exposures forbearance measures		Non-parform	Of which: exposures with forbeinance measures	Of which: Unitely to pay that are not past-due or past-due <= 90 days	Public guirantee received in the contact of the COVID-19 chils	Enflows to non- performing exposures
Newly originated loans and advances subject to public guarantee schemes	825	640	39	135	185	166	185	26	1	0	1	24	24	24	673	46	717	529	80	159	198	161	198	38	3	1	3	35	34	35	596	76
of which: Mouseholds	108	100						0	0			0				1	114	104			10			1				1				4
of which: Collateralised by residential immovable property	19	19			0			0	0			0				0	21	21			0			0				0				
of which: Non-financial corporations	706	530	31	116	176	159	176	26	1	0	1	24	24	24	578	4	591	404	72	134	167	173	187	37	2	1	2	34	34	34	494	71
of which: Small and Medium-sized Enterprises	405	323			82			3	1			2				ж	417	326			91				2			6				41
of which: Collateralised by commercial immovable property	101	63			38			7				7				35	125	89			37			7	۰			6				14