

#### **2021 EU-wide Stress Test**

<b>Bank Name</b>	Danske Bank
LEI Code	MAES062Z21O4RZ2U7M96
<b>Country Code</b>	DK



#### **2021 EU-wide Stress Test: Summary**

			Danske Bank					
		1	2	3	4	5	6	7
		Actual		Baseline Scenario			Adverse Scenario	
Row Num		31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	3,317	3,406	3,542	3,541	3,152	3,219	3,201
2	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	260	326	326	326	-395	189	189
3	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-818	-376	-327	-253	-2,874	-1,499	-1,332
4	Profit or (-) loss for the year	606	948	1,267	1,342	-2,608	-421	-162
5	Coverage ratio: non-performing exposure (%)	28.43%	20.99%	19.63%	18.65%	31.13%	29.10%	27.96%
6	Common Equity Tier 1 capital	19,320	19,483	19,856	19,819	15,397	14,748	13,816
7	Total Risk exposure amount (all transitional adjustments included)	105,436	105,203	105,155	105,139	111,890	118,759	119,824
8	Common Equity Tier 1 ratio, %	18.32%	18.52%	18.88%	18.85%	13.76%	12.42%	11.53%
9	Fully loaded Common Equity Tier 1 ratio, %	18.00%	18.25%	18.71%	18.77%	13.42%	12.05%	11.27%
10	Tier 1 capital	21,643	21,806	22,179	22,142	17,720	17,071	16,139
11	Total leverage ratio exposures	486,102	486,102	486,102	486,102	486,102	486,102	486,102
12	Leverage ratio, %	4.45%	4.49%	4.56%	4.56%	3.65%	3.51%	3.32%
13	Fully loaded leverage ratio, %	4.38%	4.43%	4.53%	4.54%	3.57%	3.43%	3.26%
			Memoran	dum items				
14	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period (cumulative conversions) <sup>1</sup>		0	0	0	0	0	0
15	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event <sup>2</sup>		4,892	4,892	4,892	4,892	4,892	4,892
16	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse		0	0	0	0	0	

<sup>&</sup>lt;sup>1</sup> Conversions not considered for CET1 computation

<sup>&</sup>lt;sup>2</sup> Excluding instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021-2023 period

17	IFRS 9 transitional arrangements?	Yes (static and dynamic)
18	New definition of default?	No



	Date:	Danske Bank															
				1	2	3	4	5	6	7	8	9 10	11	12	13	14	15
											Actual						
											31/12/2020						
					Exposui	e values			Risk exposu	ire amounts							
				A-I	RB	F-IR	kB	A-I	RB	F-I	RB	Stage 1 exposure Stage 2 exp	ocuro Stago 3 ovnocur	Stock of e provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exp	osure Stage 3 exposur	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
1		Central banks		0	0	0	C	0	0	0		0 0	0	0	0	C	) -
2		Central governments		0	0	0	C	0	0	0		0 0	0	0	0	C	-
3		Institutions		10,982	0	135	C	1,631	0	82		0 1,638	94	1	2 1	C	22.07% 2 20.89% 1 9.60%
4		Corporates		143,678	1,354	6,777	405	38,985	1,003	3,287		0 114,170	3,854 6,28	31 40	0 43	1,312	20.89%
5		Corporates - Of Which: Specialised Lending		57	0	3	C	19	0	3		0 47	2 1	.1	0	1	9.60%
6		Corporates - Of Which: SME		61,222	789	1,869	195	13,715	736	961		0 55,424 0 124,474	1,735 3,05		9 18	683	22.35% 21.97% 10.13% 11.30%
7		Retail		127,923	927	0	C	19,721	2,255	0		0 124,474	4,997 2,09	92 1	7 32	460	21.97%
8		Retail - Secured on real estate property		116,311	630	0	C	17,233	2,095	0		0 112,255	3,530 1,57		9 12	160	10.13%
9	Danske Bank	Retail - Secured on real estate property - Of Which: SME		3,841		0	C	527	192	0		0 3,523	260 14	' '	1 1	16	11.30%
10	Duriske Burik	Retail - Secured on real estate property - Of Which: non-SME		112,470	584	0	C	16,705	1,903	0		0 108,733	3,270 1,43	34	9 11	144	10.01%
11		Retail - Qualifying Revolving		0	0	0	C	0	0	0		0 0	0	0	0	C	) -
12		Retail - Other Retail		11,612		0	C	2,488	159	0		0 12,218	1,467 51	.4	3 20	300	58.34%
13		Retail - Other Retail - Of Which: SME		1,229	45	0	C	327	48	0		0 958	177 11	.2	1 3	44	39.03% 63.74%
14		Retail - Other Retail - Of Which: non-SME		10,383	253	0	<u>C</u>	2,161	112	0		0 11,260	1,290 40	)2	5 17	256	63.74%
15		Equity		0	0			0	0			0	0	0	0	C	) -
16		Securitisation															
17		Other non-credit obligation assets		1,585	0	4 6 1 5		1,272	0	2		489	176	.5	1 4	3	22.10% <b>21.16%</b>
18		IRB TOTAL		284,168	2,282	6,912	405	61,609	3,258	3,369		0 240,770	9,122 8,39	0 60	)	1,775	21.16%

											Actual						
											31/12/2020						
					Exposur	e values			Risk exposu	ire amounts							
				A-IR	В	F-I	RB	A-IR	lB	F-II	RB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2	2 exposure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
19		Central banks		0	0	0		0 0	0	0		0 0	0 0	0	0	0	-
20		Central governments		0	0	0		0	0	0		0	0 0	0	0	0	-
21		Institutions		627	0	0		92	0	0		0 13	0 0	0	0	0	-
22		Corporates		68,174	628	0		17,824	653	0		0 58,115	2,180 2,659	20	24	552	20.75%
23		Corporates - Of Which: Specialised Lending		44	0	0		0 18	0	0		0 31	1 11	0	0	1	9.67%
24		Corporates - Of Which: SME		35,957	556	0		9,100	580	0		0 37,106	1,034 2,092	13	11	477	22.82%
25		Retail		78,270	431	0		0 11,221	968	0		0 75,941	2,755 1,154	12	23	334	28.92%
26		Retail - Secured on real estate property		71,495	247	0		9,986	927	0		0 69,780	1,598 823	8	9	135	28.92% 16.38%
27	DENMARK	Retail - Secured on real estate property - Of Which: SME		3,195	22	0		0 408	75	0		0 2,955	204 109	1	1	13	12.02%
28	DENMARK	Retail - Secured on real estate property - Of Which: non-SME		68,301	225	0		9,577	853	0		0 66,825	1,394 714	. 7	8	122	17.05%
29		Retail - Qualifying Revolving		0	0	0		0 0	0	0		0	0 0	0	0	0	-
30		Retail - Other Retail		6,775	184	0		0 1,236	41	0		0 6,162	1,157 331	5	15	199	60.06%
31		Retail - Other Retail - Of Which: SME		655	22	0		0 153	7	0		0 492	110 65	1	2	27	41.61%
32		Retail - Other Retail - Of Which: non-SME		6,120	162	0		1,083	34	0		0 5,670	1,047 266	4	13	172	64.56%
33		Equity		0	0			0	0			0	0 0	0	0	0	-
34		Securitisation															
35		Other non-credit obligation assets		1,210	0			915	0			438	176 15	1	4	3	22.15%
36		IRB TOTAL		148,281	1,059	0		30,053	1,622	0		0 134,507	5,111 3,827	33	51	889	23.22%

											Actual							
					Exposu	re values		T	Risk expos	ure amounts	31/12/2020							1
				A-1			IRB	A-I			IRB		Channel 2	Cl 2	Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chago 2 overseure
37		Central banks		0	0	(	(	0	C	0	(	0	0	0	0	0	C	) -
38		Central governments		0	0	(	) (	0	C	0	(	0	0	0	0	0	0	-
39		Institutions		771	0	(		116		0	(	315	0	0	0	0	0	) -
40		Corporates		35,459	83	21	. 12	2 10,747	78	11	(	27,378	946	951	10	9	109	11.47%
41		Corporates - Of Which: Specialised Lending		1	0	(		0		0	(	0	0	0	0	0	0	) -
42		Corporates - Of Which: SME		13,413	53	(	(	3,043	64	0	(	11,328	449	378	4	5	50	13.20%
43		Retail		15,882	40	(	)	1,402	114	0	(	16,481	340	323	2	2	22	2 6.91% 3 2.72%
44		Retail - Secured on real estate property		13,987	23	(	)	1,051	69	0	(	13,480	247	280	0	1	8	2.72%
45	SWEDEN	Retail - Secured on real estate property - Of Which: SME		353	3	(		56	8	0	(	319	26	10	0	0	1	10.12%
46	SVVLDLIN	Retail - Secured on real estate property - Of Which: non-SME		13,634	20	(	(	995	62	2	(	13,161	221	269	0	1	7	2.44%
47		Retail - Qualifying Revolving		0	0	(		0	C	0	(	0	0	0	0	0	0	) -
48		Retail - Other Retail		1,895	17	(		351	44	0	(	3,001	93	44	1	1	15	33.71%
49		Retail - Other Retail - Of Which: SME		421	7	(		124	21	. 0	(	374	34	25	0	1	6	24.46%
50		Retail - Other Retail - Of Which: non-SME		1,474	10	(	)	227	23	0	(	2,627	59	19	1	1	9	45.79%
51		Equity		0	0			0	C			0	0	0	0	0	C	) -
52		Securitisation																
53		Other non-credit obligation assets		104	0			104	C	)		0	0	0	0	0	C	) -
54		IRB TOTAL		52,217	123	21	. 12	12,369	192	. 11	C	44,174	1,287	1,274	12	11	131	10.32%

										Actual							
										31/12/2020							
				Exposi	ire values			Risk expos	ure amounts								
			A-	IRB	F-IF	kB	A-:	IRB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um		(mln EUR	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
55		Central banks	C		0		0 0	(	0		0 (	) (		0	0		0 -
56		Central governments	0		0		0 0	(	0		0 (	(	) (	0	0		0 -
57		Institutions	177		15		0 32	(	1		0 4	<del> </del>	) (	0	0		0 -
58		Corporates	4,815	1	6,721	38	1,536		3,255		0 9,245	299	458	3	8	8	18.33% 0 1.95% 11 20.60% 52 15.04% 11 3.29% 2 9.74% 9 2.87%
59		Corporates - Of Which: Specialised Lending	0		3		0 0	(	3		0	3		0	0		0 1.95%
60		Corporates - Of Which: SME	796	•	1,868	19	109	(	960		0 2,239	122	2 197	1	1	4	1 20.60%
61		Retail	12,328	39	0		0 2,398	979	0		0 11,081		7 410	1	3	6	2 15.04%
62		Retail - Secured on real estate property	11,257	31	9 0		0 2,015	910	0		0 10,295	975	338	0	1	1	.1 3.29%
63	FINLAND	Retail - Secured on real estate property - Of Which: SME	128	2	0		0 26	103	0		0 105	) 1.	2:	0	0		9.74%
64	FINLAND	Retail - Secured on real estate property - Of Which: non-SME	11,129	29	9 0		0 1,989	807	0		0 10,190	962	317	0	1		9 2.87%
65		Retail - Qualifying Revolving	0		0		0	(	0		0	(		0	0		0 -
66		Retail - Other Retail	1,071	7	1 0		0 383	68	0		0 786	82	2 72	2	2	5	70.01% 8 67.29% 43 70.54%
67		Retail - Other Retail - Of Which: SME	56	1	0		0 15	16	0		0 34	1	5 12	2	0		8 67.29%
68		Retail - Other Retail - Of Which: non-SME	1,015	5	0		0 369	52	0		0 751	. 76	60	1	2	4	.3 70.54%
69		Equity	0				0	(				(		0	0		0 -
70		Securitisation															
71		Other non-credit obligation assets	120				120					(		0	0		0 -
72		IRB TOTAL	17,440	409	6,737	38	4 4,086	980	3,256		0 20,330	1,356	868	5	11	14	6 16.78%



		Danske Bank																
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposui	re values			Risk exposi	ure amounts								
				A-IF	RB	F-IF	RB	A-I	RB	F-I	RB				Stock of	Stock of	Stock of	Coverage Ratio
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chago 2 ovenocus
73		Central banks		0	0	0	(	0	0	0		0 0	0	) (	0	0		0 -
74		Central governments		0	0	0	(	0	0	0		0 0	0	)	0	0		0 -
75		Institutions		2,049	0	0	(	54	0	0		0 6	0	) (	0	0		0 -
76		Corporates		17,294	379	16		5,132	186	10		0 13,011	318	1,316	5 4	2	27	74 20.81° 0 2.04° 42 15.28° 13 9.52° 4 3.64° 0 4.27° 4 3.62°
77		Corporates - Of Which: Specialised Lending		13	0	0	(	1	0	0		0 13	0	) (	0	0		0 2.04°
78		Corporates - Of Which: SME		5,431	66	0		1,059	45	0		0 4,415 0 20,227	126		3	1	4	+2 15.28°
79		Retail		20,600	44	0	(	4,480		0		0 20,227	766	5 141	. 1	2	1	ري 9.52 <sup>c</sup>
80		Retail - Secured on real estate property		18,869	34	0	(	4,049	163	0		0 18,050	668	118	3	1		4 3.64
81	NORWAY	Retail - Secured on real estate property - Of Which: SME		156	2	0	(	35	7	0		0 135		5	0	0		0 4.27
82	NORWAT	Retail - Secured on real estate property - Of Which: non-SME		18,712	33	0	(	4,014	156	0		0 17,914	652	2 113	1	1		4 3.62°
83		Retail - Qualifying Revolving		0	0	0	(	0	0	0		0	0	)	0	0		O <b>I</b> -
84		Retail - Other Retail		1,731	10	0		431	4	0		0 2,177	98	3 23	3	1		9 39.61° 2 22.54° 7 52.49°
85		Retail - Other Retail - Of Which: SME		93	2	0	(	33	3	0		0 56	25	10	0	0		2 22.54°
86		Retail - Other Retail - Of Which: non-SME		1,638	8	0	(	397	1	. 0		0 2,121	73	13	1	1		7 52.49°
87		Equity		0	0			0	0			0	0	0	0	0		0 -
88		Securitisation																
89		Other non-credit obligation assets		122	0			107	0			46	0	0	0	0		0 6.44° <b>19.72</b> %
90		IRB TOTAL		40,066	424	16	9	9,773	353	10		0 33,290	1,084	1,457	5	4	283	.7 19.72°

										Actual							
										31/12/2020							
				E	cposure values			Risk expos	sure amounts								
				A-IRB		F-IRB	A-	·IRB	F-	·IRB				Stock of	Stock of	Stock of provisions for	Coverage Ratio -
RowN um			Non-defau (mln EUR, %)	ed Defaulte	d Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks		0	0	0	0 (		0	O .	0 0	C	0	0	0	0'	<i>j</i> –
92		Central governments		0	0	0	0 (	)	0 (	)	0 0	C	0	0	0	0'	<u>/</u> -
93		Institutions		1,065	0	1	0 343	3	0 0	)	0 14	3	3 0	0	0	0'	<u>/</u>
94		Corporates		1,950	2	0	0 740	)	0 0	0	0 982	2	2 48	0	0	7	7 14.40%
95		Corporates - Of Which: Specialised Lending		0	0	0	0 (	)	0 (	0	0 0	C	0	0	0	0'	1-
96		Corporates - Of Which: SME		2,076	2	0	0 142	2	0 (	0	0 33	1	. 2	2	0	2'	2 84.94% 1 56.26%
97		Retail		147	2	0	0 32	2	6 (	0	0 66	7	2	2	0	1'	56.26%
98		Retail - Secured on real estate property		110	2	0	0 20	)	5 (	)	0 56	5	5 1	. 0	0	0'	30.73%
99	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		2	0	0	0 1	L	0 (	)	0 1	C	0	0	0	0'	<u>/-                                    </u>
100	ONLIED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		108	2	0	0 19	9	5 (	)	0 55	5	5 1	. 0	0	0'	30.73%
101		Retail - Qualifying Revolving		0	0	0	0	)	0	)	0	C	0	0	0	0'	<u>/-                                    </u>
102		Retail - Other Retail		37	1	0	0 12	2	0	)	0 10	2	2 1	. 0	0	1	1 87.04% 25.58%
103		Retail - Other Retail - Of Which: SME		0	0	0	0	)	0	)	0	1	. C	0	0	0'	25.58%
104		Retail - Other Retail - Of Which: non-SME		37	0	0	0 11	L	0	)	0 10	1	. 1	. 0	0	1	90.09%
105		Equity		0	0				0		C	C	0	0	0	0'	<u>/-                                    </u>
106		Securitisation															
107		Other non-credit obligation assets		2	0		2	2	0		4	C	0	0	0	0'	/
108		IRB TOTAL		,163	4	1	0 1,116	6	6 0		1,066	12	51	. 0	0	8	16.38%

			1								Actual						
			ı								31/12/2020						
					Exposu	re values			Risk expos	ure amounts							
				A-IR	В	F-I	RB	A-IR	RB	F-IF	lB			Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 exp	osure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
109		Central banks		0	(	0		0 0	C	0		0 0	0 0	O	0	(	-
110		Central governments		0	(	0		0 0	C	0		0 0	0 0	0	0	(	-
111		Institutions		1,074	(	0		0 243	C	0		0 97	0 0	0	0	(	-
112		Corporates		1,512	(	0		0 519	C	0		0 664	2 84	1	. 0	11	12.94%
113		Corporates - Of Which: Specialised Lending		0	(	0		0 0	C	0		0 0	0 0	0	0	(	-
114		Corporates - Of Which: SME		37	(	0		0 16	C	0		0 30	2 2	0	0	2	76.29%
115		Retail		74	1	. 0		0 20	1	. 0		0 116	35 4	0	0	1	76.29% 26.48%
116		Retail - Secured on real estate property		62	1	. 0		0 16	1	0		0 101	8 3	0	0	1	16.91%
117	GERMANY	Retail - Secured on real estate property - Of Which: SME		1	(	0		0 0	C	0		0 2	0 0	0	0	(	-
118	GERMAINT	Retail - Secured on real estate property - Of Which: non-SME		60	1	. 0		0 16	1	0		0 100	8 3	0	0	1	16.91%
119		Retail - Qualifying Revolving		0	(	0		0 0	C	0		0 0	0 0	0	0	(	-
120		Retail - Other Retail		12	1	. 0		0 4	C	0		0 15	27 1	0	0	1	67.69%
121		Retail - Other Retail - Of Which: SME		2	(	0		0 1	C	0		0 0	0 0	0	0	(	67.69% 58.19%
122		Retail - Other Retail - Of Which: non-SME		10	1	. 0		0 3	C	0		0 15	27 1	0	0	(	70.14%
123		Equity		0	(			0	C	)		0	0 0	0	0	(	-
124		Securitisation															
125		Other non-credit obligation assets		4	(			2	C	)		0	0 0	C	0	(	-
126		IRB TOTAL		2,664	2	0		0 785	1	. 0		0 876	37 88	1	0	12	13.59%

			ı								Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-IRE	В	F-IR	В	A-II	RB	F-1	IRB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 avenacura
127		Central banks		0	1	0	C	0	(	0		0 0	(	0	0 0	(	0	) <del>-</del>
128		Central governments		0	ſ	0	C	0	(	0		0 0	(	0	0 0	(	0	<i>)</i> -
129		Institutions		0	(	0	C	0	(	0		0 0	(	0	0		0	<i>J</i> -
130		Corporates		0		0	C	0	(	0		0 0	(	0	0	(	0	<i>)</i> -
131		Corporates - Of Which: Specialised Lending		0		0	C	0	(	0		0 0	(	0	0	(	0	<i>)</i> -
132		Corporates - Of Which: SME		0		0	C	0	(	0		0 0	(	0	0		0	/-
133		Retail		0		0	C	0	(	0		0 0	(	0	0		0	) <b>-</b>
134		Retail - Secured on real estate property		0	(	0	C	0	(	0		0 0	(	0	0		0	) <b>-</b>
135	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0	C	0	(	0		0 0	(	0	0		0	) -
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0	C	0	(	0		0 0	(	0	0		0	) -
137		Retail - Qualifying Revolving		0	ſ	0	C	0	(	0		0 0	(	0	0 0	(	0	) -
138		Retail - Other Retail		0	ſ	0	C	0	(	0		0 0	(	0	0 0	(	0	) -
139		Retail - Other Retail - Of Which: SME		0		0	C	0	(	0		0 0	(	0	0 0	(	0	) <del>-</del>
140		Retail - Other Retail - Of Which: non-SME		0		0	C	0	(	0		0 0	(	0	0 0	(	0	) -
141		Equity		0		)		0	(			C	(	0	0 0	(	0	) <del>-</del>
142		Securitisation																
143		Other non-credit obligation assets		0	-			0	(			C	(	0	0 0	(	0	J-
144		IRB TOTAL		0	C	0	0	0	0	0		0 0	0		0	(	0	<i>j</i> -



		Danske Bank																_
				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	sure amounts								
				A-I	RB	F-II	RB	A-I	RB	F-1	RB				Stock of	Stock of	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
145		Central banks		0	(	0		0 0		0 0		0	0 (	O C	0		0	ນ -
146		Central governments		0	C	0		0 0		0		0	0 (	0	0		0	ა -
147		Institutions		0	C	0	l	0		0		0	0	0	0		0	ე -
148		Corporates		0	C	0		0		0 0		0	0 (	0	0		0	<u>)</u> -
149		Corporates - Of Which: Specialised Lending		0	C	0		0 0		0 0		0	0 (	0	0		0	<u>)</u> -
150		Corporates - Of Which: SME		0	C	0		0		0		0	0	0	0		0	<u>)</u> -
151		Retail		0	C	0		0 0		0 0		0	0 (	0	0		0	<u>)</u> -
152		Retail - Secured on real estate property		0	C	0		0		0		0	0	0	0		0	<u>)</u> -
153	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(	0		0		0 0		0	0 (	0	0	(	0	<u>)</u> -
154	NiAi	Retail - Secured on real estate property - Of Which: non-SME		0	(	0		0		0		0	0	0	0	(	0	<u>)</u> -
155		Retail - Qualifying Revolving		0	(	0		0		0		0	0	0	0	(	0	<u>)</u> -
156		Retail - Other Retail		0	(	0		0		0 0		0	0 (	0	0	(	0	<u>)</u> -
157		Retail - Other Retail - Of Which: SME		0	C	0		0 0		0 0		0	0	0	0	(	0	<u>)</u> -
158		Retail - Other Retail - Of Which: non-SME		0	(	0		0 0		0 0		0	0 (	0	0	(	0	<u>J</u> -
159		Equity		0	0			0		0			0 (	0	0		0	<u>) - </u>
160		Securitisation																
161		Other non-credit obligation assets		0	C			0		0			0 (	0	0	(	0	<u>)</u> -
162		IRB TOTAL		0	0	0		0		0		0	0	0	0	(	)  0	<u>/ </u> '

											Actual						
											31/12/2020						
					Exposi	ıre values			Risk expos	ure amounts							
				A-IF	RB	F-1	[RB	A-I	RB	F-1	IRB			Stock of	Stock of	Stock of provisions for	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure Stage 2 ex	posure Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
163		Central banks		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
164		Central governments		0		0 0		0 0	C	0		0 0	0 (	0	0	(	0 -
165		Institutions		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
166		Corporates		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
167		Corporates - Of Which: Specialised Lending		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
168		Corporates - Of Which: SME		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
169		Retail		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
170		Retail - Secured on real estate property		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
171	N.A.	Retail - Secured on real estate property - Of Which: SME		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
172	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
173		Retail - Qualifying Revolving		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
174		Retail - Other Retail		0		0		0 0	C	0		0 0	0 (	0	0	(	) -
175		Retail - Other Retail - Of Which: SME		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
176		Retail - Other Retail - Of Which: non-SME		0		0 0		0 0	C	0		0 0	0 (	0	0	(	) -
177		Equity		0		0		0	C	)		0	0 (	0	0	(	) -
178		Securitisation															
179		Other non-credit obligation assets		0		0		0	C			0	0 (	0	0	(	) -
180		IRB TOTAL		0	(	0		0	0	0		0	0 0	0	0	0	) <b> </b> -

											Actual							
											31/12/2020							
					Exposu	re values			Risk expos	ure amounts								
				A-I	RB	F-IF	RB	A-I	RB	F-I	RB				Stock of	Stock of provisions for	Stock of	Coverage Ratio -
RowN um			(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Chara 2 avenagemen
181		Central banks		0	(	0	(	0 0	(	0		0 (	) (	O	0	0	0	) <del>-</del>
182		Central governments		0	(	0	(	0 0	(	0		0 (	) (	0	0	0	0	) -
183		Institutions		0	(	0	(	0	(	0		0 (	) (	0	0	0	0	) -
184		Corporates		0	(	0	(	0 0	(	0		0 (	) (	0	0	0	0	) -
185		Corporates - Of Which: Specialised Lending		0	(	0	(	0 0	(	0		0 (	) (	0	0	0	0	) -
186		Corporates - Of Which: SME		0	(	0	(	0 0	(	0		0 (	) (	0	0	0	0	) -
187		Retail		0	(	0	(	0 0	(	0		0 (	) (	0	0	0	0	) -
188		Retail - Secured on real estate property		0	(	0	(	0 0	(	0		0 (	) (	0	0	0	0	) -
189	N.A.	Retail - Secured on real estate property - Of Which: SME		0	(	0	(	0 0	(	0		0 (	) (	0	0	0	0	) -
190	IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	(	0	(	0 0	(	0		0 (	) (	0	0	0	0	) -
191		Retail - Qualifying Revolving		0	(	0	(	0 0	(	0		0 (	) (	0	0	0	0	) -
192		Retail - Other Retail		0	(	0	(	0 0	(	0		0 (	) (	0	0	0	0	) -
193		Retail - Other Retail - Of Which: SME		0	(	0	(	0 0	(	0		0 (	) (	0	0	0	0	) -
194		Retail - Other Retail - Of Which: non-SME		0	(	0	(	0 0	(	0		0 (	) (	0	0	0	0	) -
195		Equity		0	(			0	(				) (	0	0	0	0	) -
196		Securitisation																
197		Other non-credit obligation assets		0	(			0	(				) (	O C	0	0	0	) -
198		IRB TOTAL		0	0	0		0	0	0		0		0	0	0	0	<u>/</u>



		Danske Bank																					
			16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
													<b>Baseline Scenario</b>										
						31/12/2021							31/12/2022							31/12/2023			
Rowl	N.		Stage 1 exposure S	tage 2 exposure Stag	ge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure		Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
um			(mln EUR, %)																				
1		Central banks	0	0	0	0	0	(	) -	0	0	0	0	0	0	-	C		0	0 0	0	<u>/</u> 0	4-
2		Central governments	0	0	0	0	0	(	-	0	0	0	0	0	0	-	C		0	0 0	0	0	/-
3		Institutions	1,517	191	26	2	4	3	31.70%	1,451	. 238	44	1	5	14	30.989	•	25	55 5.	5 1	. 5	17	30.62%
4		Corporates	105,830	10,894	7,581	117	145	1,634	21.56%	100,151	15,246	8,909	98	217	1,812	20.349	,	17,11	13 10,17	95	249	1,977	19.43%
5		Corporates - Of Which: Specialised Lending	42	5	12	0	0		13.09%	40	7	13	0	0	2	12.629			7 1	3 0	0	/ 2	. 12.24%
6		Corporates - Of Which: SME	51,552	4,885	3,780	57	64	828	21.90%	15,055	0,077	4,488	50	89	908	20.249		. ,	78 5,15	3 48	96	984	19.09%
7		Retail	118,412	10,520	2,630	11	66	511	19.42%	113,372	12/5 17	3,044	9	84	540	17.739	% 115,380	12,75	58 3,42	5 8	88	, 566	16.53%
8		Retail - Secured on real estate property	106,922	8,448	1,994	5	31	180	9.02%	104,706	10,334	2,324	5	46	193	8.329		10,60	07 2,63	5	52	. 207	7.86%
9	Danske Bank	Retail - Secured on real estate property - Of Which: SME	3,277	460	190	1	3	20	10.49%	5/202	. 525	221	0	3	22	9.859		52	23 24	8 0	) 3	, 23	9.45%
10	Durisic Burik	Retail - Secured on real estate property - Of Which: non-SME	103,644	7,988	1,804	5	28	160	8.87%	101,524	9,810	2,103	4	43	172	8.169	% 100,962	10,08	34 2,39	0 4	49	184	7.70%
11		Retail - Qualifying Revolving	0	0	0	0	0	(	) -	0	0	0	0	0	0	-	C		0	0	0	0	1-
12		Retail - Other Retail	11,491	2,072	637	5	35	331	52.00%	11,267	2,213	720	4	38	346	48.109		2,15	51 78	7	36	, 359	45.56%
13		Retail - Other Retail - Of Which: SME	924	192	131	1	5	50	37.94%	919	187	141	1	4	52	36.799		17	74 14	9 1	. 4	<u>/</u> 54	<i>i</i> 36.05%
14		Retail - Other Retail - Of Which: non-SME	10,566	1,880	505	4	31	281	55.64%	10,348	2,025	579	3	33	294	50.879	% 10,337	1,97	77 63	3	32	. 305	47.79%
15		Equity	0	0	0	0	0	(	) -	0	0	0	0	0	0	-	C		0	0	0	<u>/</u> 0	<u>/-</u>
16		Securitisation																					
17		Other non-credit obligation assets	470	177	32	1	4	7	23.35%	461	175	43	0	4	10	23.119		16	56 5	3 0	) 4	12	23.08%
18		IRB TOTAL	226,230	21,783	10,269	129	219	2,161	21.04%	218,036	28,206	12,040	108	310	2,375	19.73%	<b>214,283</b>	30,29	13,700	105	346	2,572	18.77%

												<b>Baseline Scenari</b>	0									
					31/12/2021							31/12/2022							31/12/2023			
owN um	(r	Stage 1	1 exposure Stage	e 2 exposure Stage 3 expo	Stock of sure provisions fo Stage 1 expos	Stock of provisions for ure Stage 2 exposur				e Stage 2 exposi	ure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for re Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposur	Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 expos	Stock of provisions sure Stage 3 expe	for Chara 2 average Rat
19	Central banks		0	0	0	0	0 (	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
20	Central governments		0	0	0	0	0	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
21	Institutions		12	1	0	0	0	21.99%	1:	1	2	0	0	0	0 14.18%	1	1	2	0	0	0	0 11.
22	Corporates		54,277	5,434	,243	42	73 672	2 20.74%	51,70	)1 7,	441 3,8	312	8 10	02 73	19.37%	50,25	6 8,32	1 4,3	77 3	7	111	803 18.
23	Corporates - Of Which: Specialised Lending		27	4	12	0	0 2	2 13.37%	20	26	5	12	0	0	2 13.06%	2	5	6	13	0	0	2 12.
24	Corporates - Of Which: SME		34,629	3,116	,487	28	2 561	1 22.55%	33,073	73 4,	292 2,8	367 2	.6	58 60	21.03%	32,20	9 4,78	6 3,2	37 2	5	63	644 19.
25	Retail		72,304	6,041	,506	8	9 370	24.56%	70,43	34 7,	613 1,8	304	7 (	62 39	93 21.79%	69,60	2 8,14	4 2,1	04	7	67	415 19.
26	Retail - Secured on real estate property		66,434	4,681	,085	5 2	4 150	13.83%	64,688	88 6,	193 1,3	319	4	37 16	52 12.27%	63,88	5 6,75	1 1,5	65	4	44	175 11.
27 DENIMARK	Retail - Secured on real estate property - Of Which: SME		2,734	387	147	1	2 16	5 10.86%	2,642	12	452	174	0	3 1	10.08%	2,61	4 45	5 1	99	0	3	19 9.
DENMARK	Retail - Secured on real estate property - Of Which: non-SME		63,700	4,294	938	4 2	2 134	4 14.30%	62,04	16 5,	741 1,:	L <b>4</b> 5	4	35 14	12.60%	61,27	1 6,29	6 1,3	66	4	42	155 11.
29	Retail - Qualifying Revolving		0	0	0	0	0 (	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
30	Retail - Other Retail		5,870	1,359	421	4 2	.5 220	52.23%	5,74	15 1,	420	185	3 2	25 23	47.68%	5,71	7 1,39	3 5	39	3	23	241 44.
31	Retail - Other Retail - Of Which: SME		478	113	76	1	3 31	1 40.32%	473	73	111	83	1	3 3	38.83%	47	4 10	4	89	1	2	34 37.
32	Retail - Other Retail - Of Which: non-SME		5,392	1,246	345	2 2	2 189	54.85%	5,27	73 1,	308	102	2	22 19	99 49.51%	5,24	4 1,28	9 4	50	2	21	207 46.
33	Equity		0	0	0	0	0 (	0 -		0	0	0	0	0	0 -		0	0	0	0	0	0 -
34	Securitisation																					
35	Other non-credit obligation assets		422	174	32	1	4	7 23.41%	410	16	169	43	0	4 1	.0 23.23%	41	7 16	0	51	0	4	12 23.
36	IRB TOTAL		127,015	11,649 4	780	51 12	6 1,050	21.96%	122,561	1 15,2	224 5,6	59 4	5 16	58 1,14	1 20.17%	120,28	5 16,62	7 6,53	33 44	4	183	1,231 18.8

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(m	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
37		Central banks			0	0	0 0		0 -		0 0	(	0	0	0	-	C		0		0	0 ′	J -
38		Central governments		)	0	0	0		0 -		0	(	0	0	0	-	C	D	0		0	<u>ა</u>	J -
39		Institutions	29.	5	20	0	0		0 20.33%	28	31			0	0	22.23%	276	5 3	8 1		0	1	0 22.68%
40		Corporates	25,39	2,54	1,33	5	14 32	199	9 14.94%	23,95	3,583	1,740	36	6 43	3 257	14.79%	23,155	4,01	6 2,105	3.	5 4.	5 30 <sup>r</sup>	8 14.63%
41		Corporates - Of Which: Specialised Lending		)	0	0	0		0 7.27%		0	(		0	0	7.40%	C	O	0		0	<u>0</u>	J 7.51%
42		Corporates - Of Which: SME	10,51	1,05	56 58	7	20 14	89	9 15.09%	9,95	1,407	797	7	7 19	116	14.53%	9,651	1,52	4 980	10	6 2	J 13°	£ 14.17%
43		Retail	15,79	97	'1 37	5	1 5	5 28	8 7.54%	15,60	8 1,133	404	1	1	7 31	7.58%	15,615	1,10	7 422		1	8 3	2 7.60%
44		Retail - Secured on real estate property	13,03	2 65	59 31	5	0 2	2 10	0 3.09%	12,89	7 776	334	1	0	10	3.10%	12,900	76	0 346		0	3 1	3.10%
45	SWEDEN	Retail - Secured on real estate property - Of Which: SME	30	7 3	34 1	4	0 0		1 10.46%	30	5 34	15	5	0 (	2	10.12%	306	5 3	3 16		0	0 -	2 9.99%
46	SWLDLIN	Retail - Secured on real estate property - Of Which: non-SME	12,72	62	25 30	1	0 1		8 2.75%	12,59	1 742	318	3	0	2 9	2.76%	12,594	72	8 330		0	2	€ 2.76%
47		Retail - Qualifying Revolving		)	0	0	0 0		0 -		0 0	(	)	0	0	-	C	O	0 0		0	0 '	J -
48		Retail - Other Retail	2,76	31	.1 6	1	1 3	19	9 30.63%	2,71	1 357	70	)	1	5 20	28.91%	2,715	5 34	7 76		1	5 2	1 28.04% 8 24.83% 3 30.51%
49		Retail - Other Retail - Of Which: SME	35	1	19 3	0	0 1		8 25.36%	35	2 49	32	2	0	1 8	24.98%	353	3 4	6 33		0	1	3 24.83%
50		Retail - Other Retail - Of Which: non-SME	2,41	2	3	1	1 2	1	1 35.82%	2,35	9 308	38	3	0	12	32.23%	2,362	2 30	0 43		0	4 1	30.51%
51		Equity			0	0	0 0		0 -		0 0	(		0	0	-	C		0 0		0	0 ′	J -
52		Securitisation																					
53		Other non-credit obligation assets		)	0	0	0 0		0 17.14%		0 0	(	) (	0	0	16.98%	C		0 0		0	0 /	0 17.01% <b>0 13.46%</b>
54		IRB TOTAL	41,492	3,53	2 1,71	1 4	4 37	228	13.32%	39,84	4 4,747	2,144	37	7 50	288	13.44%	39,046	5,16	1 2,528	36	5	34r	13.46%

												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
	(ml	Stage 1 expos	ure Stage 2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 expo	osure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of Sto provisions for provis Stage 2 exposure Stage 3	ock of sions for exposure	rage Ratio - e 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposu	Stock of provisions to tre Stage 3 expo	for Stars 3 synasur
	Central banks		0 0	0	)	0	(	) -	(	0	0	0 (	0	0 -		0	(	)	0 (		0	0 -
	Central governments		0 0	0		0	)	) -		0	0	0	0	0 -		0	(	)	0 (		0	0 -
	Institutions		3 0	0	(	0	)	23.43%		3	0	0	0	0	22.42%	3			0		0	0 22.81
	Corporates	8	496 964	543	3	7 17	107	7 19.75%	7,98	1	1,377 64	5	40	127	19.64%	7,697	1,557	74	8	5	55	147 19.66
	Corporates - Of Which: Specialised Lending		2 0	0	(	0	)	2.18%		2	1	0	0	0	3.24%	2			0		0	0 3.90
	Corporates - Of Which: SME	2	077 255	226		2 4	46	20.14%	1,967	7	331 26	2	5	49	19.00%	1,909	356	5 29	4	2	5	54 18.24
	Retail	10	278 1,777	493	3	1 7	65	13.15%	10,137	7	1,861 55	0	7	66	12.08%	10,315	1,64	59	2	1	6	68 11.42
	Retail - Secured on real estate property	9	541 1,655	413	8	0 3	12	2.97%	9,409	9	1,734 46	5 (	3	13	2.76%	9,576	1,528	50	5	O	2	13 2.64
FINLAND	Retail - Secured on real estate property - Of Which: SME		98 19	23	8	0	2	9.66%	96	6	19 2	.4	0	2	9.37%	97	17	2	5		0	2 9.26
FINLAIND	Retail - Secured on real estate property - Of Which: non-SME	9	443 1,636	390	(	0 2	10	2.58%	9,313	3	1,714 44	2	3	11	2.41%	9,478	1,510	48	0		2	11 2.30
	Retail - Qualifying Revolving		0 0	0	(	0		) -		0	0	0	0	0 -		0		)	0		0	0 -
	Retail - Other Retail		737 122	80	)	1 4	53	65.80%	728	8	127 8	4	4	54	63.52%	739	113	8	7	1	4	54 62.09
	Retail - Other Retail - Of Which: SME		32 7	13	8	0	)	64.10%	32	2	7 1	3	0	8	62.69%	33	(	5	3	)	0	8 61.94
	Retail - Other Retail - Of Which: non-SME		705 115	67	(	0 4	44	66.12%	696	6	120 7	1	4	45	63.67%	707	107	7	4	1	3	46 62.12
	Equity		0 0	0		0	)	) -		0	0	0 (	0	0 -		0	(	)	0 (	)	0	0 -
	Securitisation																					
	Other non-credit obligation assets		0 0	0		0	(	) -		0	0	0 (	0	0 -		0		)	0 (		0	0 -
	IRB TOTAL	18,	777 2,741	1,036		3 24	172	16.61%	18,122	2 3	3,238 1,19	5 6	47	193	16.16%	18,015	3,198	1,34	1 6	5	61	215 16.02%



Danske Bank	

	Danske Bank																					
		16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36
												Baseline Scenario										
					31/12/2021							31/12/2022							31/12/2023			
		Stage 1 exp	oosure Stage 2 exp	osure Stage 3 exposu	Stock of re provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
	Central banks		0	0	0	0 0	(	0 -	(	0	(	0	) (	0	-	C		0 0	C	0	(	0 -
	Central governments		0	0	0	0	(	0 -	(	0	(	)	(	0	-	C	)	0 0	0	0	(	0 -
	Institutions		5	0	0	0	(	23.53%	5	5 1	(		)	0	13.17%	6	5	1	0	0	(	0
	Corporates		11,848	1,293	04	6 12	. 332	2 22.04%	11,089	9 1,864	1,692	2 13	15	352	20.79%	6 10,675	2,09	7 1,873	12	15	370	0
	Corporates - Of Which: Specialised Lending		12	0	0	0	(	3.53%	12	2 0	(		)	0	3.69%	6 12	2	1 1	0	0		0
	Corporates - Of Which: SME		4,029	429	56	5 4	57	7 16.12%	3,774	4 603	436	6	1	64	14.64%	3,637	7 66	5 512	4	6	70	0
	Retail		19,354	1,595	84	0 4	16	8.54%	19,131	1,792	210	0	)	17	7.99%	6 19,193	1,71	4 227	O	5	18	.8
	Retail - Secured on real estate property		17,325	1,357	55	0 2	5	3.42%	17,135	5 1,524	177	7		6	3.25%	17,189	1,45	6 191	0	3	(	6
NORWAY	Retail - Secured on real estate property - Of Which: SME		131	18	6	0	(	0 4.97%	132	2 18	7	7	)	0	4.91%	6 133	3 1	6 7	0	0	(	0
NORWAT	Retail - Secured on real estate property - Of Which: non-SME		17,193	1,338	48	0 2		3.36%	17,004	1,506	170		)	5	3.18%	6 17,056	1,44	0 183	0	3		6
	Retail - Qualifying Revolving		0	0	0	0	(	0 -	(	0	(	0	) (	0	-	C	)	0 0	C	0	(	0 -
	Retail - Other Retail		2,030	239	29	0 2	10	35.38%	1,996	5 269	33	3	)	2 11	. 33.17%	2,004	1 25	8 36	C	3	12	<sub>-</sub> 2
	Retail - Other Retail - Of Which: SME		58	22	11	0	3	3 24.33%	61	1 19	12	2	)	3	24.17%	63	3	6 12	O	0		3
	Retail - Other Retail - Of Which: non-SME		1,972	217	18	0 2		8 42.37%	1,935	5 250	21	1	)	2 8	38.19%	6 1,941	24	2 24	0	2	9	9
	Equity		0	0	0	0 0	(	0 -	(	0	(		) (	0	-	C	)	0 0	0	0	(	0 -
	Securitisation																					A
	Other non-credit obligation assets		44	3	0	0 0	(	17.49%	41	1 5	1	1	) (	0	15.11%	6 39	9	6 1	0	0		0
	IRB TOTAL		31,250	2,892 1,6	39 1	6 16	347	7 20.57%	30,267	7 3,661	1,903	13	20	369	19.37%	29,912	3,81	8 2,101	13	20	388	.8

													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(1	Stage 1 e	posure Stage 2 exposu	re Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Charles	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91		Central banks		0	0	0	0 0	(	0 -		0 0	(	0 (	0	0	-	0		0 0	(	(	ſ	J -
92		Central governments		0	0	0	0 0	C	0 -		0 0	(	0 0	C	0	-	0		0 0	(	C		<i>)</i> -
93		Institutions		12	5 (	0	0 0	(	22.13%	1	1 6	(	0 0	C	0	20.79%	10		6 0	(	C	C	19.72%
94		Corporates		906	73 5.	3	1 1	11	1 21.38%	85	2 120	60	0 (	3	3 13	21.85%	821	14	5 66	(	4	15	22.11%
95		Corporates - Of Which: Specialised Lending		0	0 0	0	0 0	(	0 -		0 0	(	0 (	(	0	-	0		0 0	(	(	,	/-
96		Corporates - Of Which: SME		31	3	3	0 0	2	74.48%	3	0 3		3 (		) 2	66.97%	29		3	(	(	,	2 62.91%
9/		Retail		61	12 .	3	0	2	2 44.72%	5	9 13	4	4 (		) 2	42.06%	59	1	3 4		C	,	2 39.92%
98		Retail - Secured on real estate property		51	9	2	0 0	(	22./3%	5	0 10	4	2			21.01%	50	1	0 3	(	(	,	1 19.63%
99	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME		TO	0	0	0	(	10./1%	4	0	(	0 0			10./5%	1		0	(	(	,	0 10.80% 0 19.78%
100	SHITED HIREDSHI	Retail - Secured on real estate property - Of Which: non-SME		50	9	2	0 0	(	22.92%	4	9 9	4	2			21.18%	49	1	0 3		(	,1	19.78%
101		Retail - Qualifying Revolving		0	3	1	0 0		70.400/		0 0		0 0			72.600/	0		0 0		C	,———	1 71.09%
102		Retail - Other Retail		9	3	1	0 0	]	78.48%		9 3	4	2		) 1	73.00%	9		3 2	(	(	,	
103		Retail - Other Retail - Of Which: SME		0	1 .	1	0 0		31.37% 1 84.75%		0 1		1 (			80.81%	0		1 0		(	,1———	0 31.85% 1 78.21%
10 <del>4</del>		Retail - Other Retail - Of Which: non-SME		9	0	1	0 0		04./5%		0 0		1		1	80.81%	9		0 0			,——————————————————————————————————————	78.21%
105		Securitisation		U	U U	U	U U	(	J =		0		U	· ·	0	-	U		0		· ·		1-
100				4	0	n	0	(	73 730/		4 0		0			73 190/-	2		1 0			1	23 220%
107		Other non-credit obligation assets  IRB TOTAL		002	00 E-	7	1 1	13	23.23% 22.78%	920	T U	6/	1 1	3	15	23.18% 23.05%	904	16	1 70			4	23.22% <b>23.16%</b>

														Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR,%)	Stage 1 exposure Stage	2 exposure Sta	age 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks		0	0	0	0	0	O	-	0	0	0	0		0	-	0	(	0	(		o r	0 -
110		Central governments		0	0	0	0	0	0	-	0	0	0	0 (	) (	0	-	0	(	0	(	(	) r	0 -
111		Institutions		92	5	0	0	0	0	23.93%	89	8	0	0 (	0	0	14.16%	87	g	1	(	(	) <u> </u>	0 12.40%
112		Corporates		621	38	90	1	1	16	17.51%	586	65	98	3	1 3	18	18.30%	568	76	105	1		<u>2</u> (	20 18.87%
113		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	-	0	0	0	0		0	-	0	(	0	Ó		٢ د	0 -
114		Corporates - Of Which: SME		28	4	3	0	0	2	71.45%	26	5	3	3	0	2	67.59%	25	Į,	5 4	(	(	<u>ر</u>	2 65.39%
115		Retail		109	40	6	0	1	1	24.04%	107	40	7	7	) 1	. 2	23.97%	107	40	8	(		1 7	2 23.44% 1 12.41%
116		Retail - Secured on real estate property		92	16	4	0	0	1	14.20%	89	18	5	5	0	1	13.29%	88	19	5	(	(	<u>)</u> 1	
117	GERMANY	Retail - Secured on real estate property - Of Which: SME		1	0	0	0	0	0	13.07%	1	. 0	0	0	0	0	10.89%	1	(	0	(	(	٢ر	0 9.80%
118	GERMANT	Retail - Secured on real estate property - Of Which: non-SME		90	16	4	0	0	1	14.20%	88	18	5	5 (	0	1	13.31%	87	18	5	(	(	11	1 12.44%
119		Retail - Qualifying Revolving		0	0	0	0	0	0	-	0	0	0	0 (	0	0	-	0	(	0	(	)	7 0	<u>ე</u> -
120		Retail - Other Retail		17	24	1	0	0	1	53.66%	18	22	2	2 (	0 1	. 1	47.19%	19	21	. 3	(	:	1	1 44.53% 0 60.02%
121		Retail - Other Retail - Of Which: SME		0	0	0	0	0	0	60.50%	0	0	0	0 (	0	0	60.22%	0	(	0	(	(	7	ე 60.02%
122		Retail - Other Retail - Of Which: non-SME		17	23	1	0	0	1	52.74%	18	22	2	2 (	0 1	. 1	46.07%	19	21	. 3	(	:	1	1 43.47%
123		Equity		0	0	0	0	0	0	-	0	0	0	0 (	0	0	-	0	(	0	(		7	<u>ე</u> -
124		Securitisation																						
125		Other non-credit obligation assets		0	0	0	0	0	0	-	0	0	0	0 (		0	-	0	(	0	(	(	<u>, c</u>	) -
126		IRB TOTAL		822	83	96	1	2	17	17.91%	782	113	106		L  4	20	18.66%	762	125	114	1		<u>/  22</u>	2 19.16%

										Baseline Scenario										
				31/12/2021						31/12/2022							31/12/2023			
		(mln EUR, %)		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions fo Stage 2 exposu	Stock of provisions for stage 3 expos	Coverage F Stage 3 exp
	Central banks		0 0 0		0 0	C	-	(	0	0 (	0	(	) -	(		0	0 0		0	0 -
	Central governments		0 0 0		0 0	C	-	(	0	0 (	0	(	) -	(	)	0	0 0		0	0 -
	Institutions		0 0 0		0 0	C	-	(	0	0 (	0	(	) -	(	)	0	0 0		0	0 -
	Corporates		0 0 0		0 0	C	-	(	0	0 (	0	(	) -	(	)	0	0 0		0	0 -
	Corporates - Of Which: Specialised Lending		0 0 0		0 0	C	-	(	0	0 (	0	(	) -	(	)	0	0 0		0	0 -
	Corporates - Of Which: SME		0 0 0		0 0	C	-	(	0	0 (	0	(	) -	(	)	0	0 0		0	0 -
	Retail		0 0 0		0 0	C	-	(	0	0 (	0	(	) -	(	)	0	0 0		0	0 -
	Retail - Secured on real estate property		0 0 0		0 0	C	-	(	0	0 (	0	(	) -	(	)	0	0 0		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0 0 0		0 0	C	-	(	0	0 (	0	(	) -	(	)	0	0 0		0	0 -
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0 0		0 0	C	-	(	0	0	0	(	-	(	)	0	0		0	0 -
	Retail - Qualifying Revolving		0 0		0 0	C	-	(	0	0 (	0	(	) -	(	)	0	0		0	0 -
	Retail - Other Retail		0 0		0 0	C	-	(	0	0	0	(	) -	(	)	0	0		0	0 -
	Retail - Other Retail - Of Which: SME		0 0		0	C	-	(	0	0	0	(	) -	(	)	0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME		0 0 0		0 0	C	_	(	0	0 (	0	(	) -	(		0	0 0		0	0 -
	Equity		0 0 0		0 0	C	-	(	0	0 (	0	(	) -	(	)	0	0 0		0	0 -
	Securitisation																			
	Other non-credit obligation assets		0 0 0		0 0	0	-		0	0 (	0	(	) -	(		0	0 0		0	0 -
	IRB TOTAL		0 0 0		0 0	0	-	0	0	0 0	0	0	-			0	0		0	0 -



		Danske Bank																		
			16	17 18	19	20 21	22	23	24	25	26	27	28	29	30 31	32	33	34	35	36
											<b>Baseline Scenario</b>									
					31/12/2021						31/12/2022						31/12/2023			
N			Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for provision Stage 2 exposure Stage 3 exposure	of Coverage Ratio Stage 3 exposur	re Stage 1 exposure	e Stage 2 exposure St	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure S	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur			Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
			(mln EUR, %)							•										
		Central banks	0	0 (	) (	0	0 -		0 0	0		0	0	-	0	0 0	0	0	0	<u>-</u>
		Central governments	0	0 0		0	0 -		0 0	0	0	0	0	-	0	0 0	0	0	0	<u> </u>
		Institutions	0	0 0	) (	0	0 -		0 0	0	0	0	0	-	0	0 0	0	0	0	<u>-</u>
		Corporates	0	0 (	) (	0	0 -		0 0	0	0	0	0	-	0	0 0	0	0	0	<u>-</u>
		Corporates - Of Which: Specialised Lending	0	0 (		0	0 -		0 0	0		0	0	-	0	0 0	0	0	0	<u>-</u>
		Corporates - Of Which: SME	0	0 (	) (	0	0 -		0 0	0	0	0	0	-	0	0 0	0	0	0	<u>-</u>
		Retail	0	0 0	) (	0	0 -		0 0	0		0	0	-	0	0 0	0	0	0	<u>-</u>
		Retail - Secured on real estate property	0	0 (	) (	0	0 -		0 0	0	0	0	0	-	0	0 0	0	0	0	<u>-</u>
	N.A.	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0	0 -		0 0	0	0	0	0	-	0	0 0	0	0	0	<u>-</u>
		Retail - Secured on real estate property - Of Which: non-SME	0	0 0	) (	0	0 -		0 0	0	0	0	0	-	0	0 0	0	0	0	<u></u>
		Retail - Qualifying Revolving	0	0 0		0	0 -		0 0	0		0	0	-	0	0 0	0	0	0	<u>-</u>
		Retail - Other Retail	0	0 0	0	0	0 -		0 0	0	0 0	0	0	-	0	0 0	0	0	0	<u></u>
		Retail - Other Retail - Of Which: SME	0	0	0	0	0 -		0 0	0	0	0	0	-	0	0 0	0	0	0	<del></del>
		Retail - Other Retail - Of Which: non-SME	0	0 (	(	0	0 -		0 0	0	0	0	0	-	0	0 0	0	0	0	<del></del>
		Equity	0	0 (	) (	0	0 -		0 0	0		0	0	-	0	0 0	0	0	0	
		Securitisation																		

														<b>Baseline Scenario</b>										
							31/12/2021							31/12/2022							31/12/2023			
F	RowN				1 exposure Stage 2 expos	ure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	um			(mln EUR, %)																				
	163		Central banks		0	0	0	0 (	0 (	0 -		0	0	0	(	0	-	0	C	0	0	0	0	J-
	164		Central governments		0	0	0	0	0	0 -		0	0	0	(	0	-	0	C	0	0	0	0	<i>)</i> -
	165		Institutions		0	0	0	0 (	0	0 -		0	0	0	) (	0	-	0	C	0	0	0	0	<i>j</i> -
	166		Corporates		0	0	0	0	0	) -		0	0	0	) (	0	-	0	C	0	0	0	0	) -
	167		Corporates - Of Which: Specialised Lending		0	0	0	0	0	0 -		0	0	0	) (	0	-	0	C	0	0	0	0	) -
	168		Corporates - Of Which: SME		0	0	0	0	0	) -		0	0	0	) (	0	-	0	C	0	0	0	0	) -
	169		Retail		0	0	0	0 (	0	0 -		0	0	0	) (	0	-	0	C	0	0	0	0	<i>)</i> -
	170		Retail - Secured on real estate property		0	0	0	0 (	0	) -		0	0	0	) (	0	-	0	C	0	0	0	0	<i>)</i> -
	171	N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	) -		0	0	0	) (	0	-	0	C	0	0	0	0	) -
	172	IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0 (	0	0 -		0	0	0	) (	0	-	0	C	0	0	0	0	<i>)</i> -
	173		Retail - Qualifying Revolving		0	0	0	0	0	) -		0	0	0	) (	0	-	0	C	0	0	0	0	) -
	174		Retail - Other Retail		0	0	0	0 (	0	0 -		0	0	0	) (	0	-	0	C	0	0	0	0	<i>)</i> -
	175		Retail - Other Retail - Of Which: SME		0	0	0	0 (	0	) -		0	0	0	) (	0	-	0	C	0	0	0	0	<i>)</i> -
	176		Retail - Other Retail - Of Which: non-SME		0	0	0	0	0 (	0 -		0	0	0	) (	0	-	0	C	0	0	0	0	<i>1</i> -
	177		Equity		0	0	0	0	0 (	0 -		0	0	0	) (	0	-	0	C	0	0	0	0	<i>)</i> -
	178		Securitisation																					
	179		Other non-credit obligation assets		0	0	0	0	0	0 -		0	0	0	) (	0	-	0	C	0	C	0	0	<u>/-</u>
	100		TDD TOTAL		ΩΙ	01	ΛI	NI (	n	)I_	1 (	)	) I	) I	) I	) I	I -	1	1	) I	Ω	ο ο	.1 <b>C</b> '	41-

													Baseline Scenario	0									
						31/12/2021							31/12/2022							31/12/2023			
		(mln EUR,  %		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur
	Central banks		(	0	C	(	(	0	-	C		0 (	0 (	0 (	0 (	) -	C	)	0	0		0	0 -
	Central governments		(	0	C	0	)	0	-	C		0 (	0	0	0 (	-	C		0	0		0	0 -
	Institutions			0	C	0	(	0	-	C		0 (	0	0	0 (	-	C		0	0		0	0 -
	Corporates			0	O	0	(	0	-	C		0	0	0	0	-	C		0	0		0	0 -
	Corporates - Of Which: Specialised Lending			0	C	0	)	0	-	C		0	0	0	0	-	C		0	0		0	0 -
	Corporates - Of Which: SME			0	C	0	(	0	-	C		0	0	0	0	-	C		0	0		0	0 -
	Retail			0	O	0	(	0	-	C		0	0	0	0	-	C		0	0		0	0 -
	Retail - Secured on real estate property			0	C	0	)	0	-	C		0	0	0	0	) -	C		0	0		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME			0	O	0	(	0	-	C		0	0	0	0	-	C		0	0		0	0 -
N.A.	Retail - Secured on real estate property - Of Which: non-SME			0	C	0	(	0	-	C		0	0	0	0 (	-	C		0	0		0	0 -
	Retail - Qualifying Revolving		(	0	C	0	)	0	-	C		0 (	0	0	0 (	-	C		0	0		0	0 -
	Retail - Other Retail			0	C	0	)	0	-	C		0 (	0	0	0	-	C		0	0		0	<u>0</u> -
	Retail - Other Retail - Of Which: SME			0	C	0	(	0	-	C		0	0	0	0	-	C		0	0		0	0 -
	Retail - Other Retail - Of Which: non-SME			0	O	0	(	0	-	C		0	0	0	0	-	C		0	0		0	0 -
	Equity			0	C	0	(	0	-	C		0	0	0	0	-	C		0	0		0	0 -
	Securitisation																						
	Other non-credit obligation assets			0	C	0	(	0	-	C		0 (	0	0 (	0 (	-	C		0	0 0		0	0 -
	IRB TOTAL			0	l 0	0		0	-	0		0		0	O O	) -	0		0	0		0	<u>ງ -                                   </u>



		Danske Bank																						
				37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
RowN um			(mln EUR, %)	tage 1 exposure Stage	e 2 exposure Stage	3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks	(IIIIII LOK, 70)	0	0	0	0	0	0	-	0	0	0	0	0	0	)   -	0		0	0	0		) -
2		Central governments		0	0	0	0	0	0	-	0	0	0	0	0		) -	0		0	0	0	, <u> </u>	) <del> </del> -
3		Institutions		1,407	309	18	0	14	8	41.89%	1,279	412	43	0	26	18	3 43.15%	% 1,204	46	52 6	7 0	33	20	9 43.43%
4		Corporates		96,697	19,151	8,457	460	689	2,697	31.89%	85,363	27,237	11,705	297	1,007	3,508	29.97%		30,87	71 14,70	239	1,177	4,256	28.95%
5		Corporates - Of Which: Specialised Lending		41	6	13	0	0	5	43.50%	38	8	14	0	0	6	39.74%	% 35		8 1	5 0	0	6	36.80%
6		Corporates - Of Which: SME		48,212	7,733	4,271	258	353	1,478	34.60%	43,106	11,016	6,095	180	497	1,916	31.44%		12,46	53 7,77	144	564	2,323	29.90%
7		Retail		115,544	13,262	2,757	21	263	774	28.08%	112,194	15,829	3,539	15	370	902	25.49%	6 111,048	16,19	97 4,31	3 14	419	1,036	23.98%
8		Retail - Secured on real estate property		105,053	10,201	2,110	19	162	402	19.06%	102,137	12,532	2,694	13	262	482	17.88%	6 101,152	12,92	29 3,28	11	309	569	17.33%
9	Danske Bank	Retail - Secured on real estate property - Of Which: SME		3,127	601	199	1	12	40	19.94%	2,981	683	263	0	19	50	18.95%	6 2,922	. 68	33 32	0	22	60	18.57%
10	Daliske Dalik	Retail - Secured on real estate property - Of Which: non-SME		101,926	9,600	1,911	18	149	362	18.97%	99,157	11,849	2,431	. 13	243	432	17.76%	% 98,230	12,24	2,96	11	287	509	17.19%
11		Retail - Qualifying Revolving		0	0	0	0	0	0	-	0	0	0	0	0	C	-	0		0	0	0	. 0'	<i>j</i> -
12		Retail - Other Retail		10,491	3,061	647	3	101	372	57.48%	10,057	3,297	845	5 2	108	420	49.73%	9,896	3,26	1,03	5	2 111	467	7 45.08%
13		Retail - Other Retail - Of Which: SME		854	260	133	1	11	58	43.70%	828	266	154	1	11	64	41.57%	% 818	25	57 17	2	11	69'	40.05%
14		Retail - Other Retail - Of Which: non-SME		9,637	2,801	514	1	90	314	61.05%	9,229	3,031	691	. 1	97	356	51.55%	% 9,078	3,01	11 86	3	100	398	46.09%
15		Equity		0	0	0	0	0	0	-	0	0	0	0	0	C	) -	0		0	0	0	0'	/-
16		Securitisation																						
17		Other non-credit obligation assets		415	232	32	0	10	10	31.28%	374	246	60	0	12	19	31.39%	% 347	24	45 8	7 0	12	27'	31.51%
18		IRB TOTAL		214,063	32,953	11,265	482	976	3,489	30.98%	199,210	43,724	15,347	312	1,414	4,447	28.98%	6 191,333	47,77	76 19,177	253	1,641	5,348	3 27.89%

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(mln EUR, %)	Stage 1 exposure S	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
19	Central banks		0	0	C		0 0	) (	) -	(	0 0	0	)	0	0	-	0		0		0	0	[-
20	Central governments		0	0	C		0	)	-	(	0	0	0	0	0	-	0		0		0	0	1-
21	Institutions		10	2	C		0	(	28.13%	(	9 3	0	0	0	0	29.11%	9		4 0		0	0	29.63%
22	Corporates		51,010	8,515	3,429	14	9 304	1,118	32.62%	45,939	9 12,099	4,915	92	2 497	1,451	29.52%	42,818	13,76	6,371	7.	611	1,782	27.98%
23	Corporates - Of Which: Specialised Lending		27	5	12		0	) 5	45.10%	24	4 6	13	3	0	6	42.19%	22		7 14		0	6	39.53%
24	Corporates - Of Which: SME		32,961	4,632	2,639	11	.5 195	944	35.78%	29,886	6,683	3,662	78	309	1,174	32.05%	27,949	7,63	4,648	6	375	1,402	30.16%
25	Retail		70,739	7,575	1,536	1	7 195	538	35.03%	68,214	4 9,529	2,107	11	1 283	640	30.35%	66,943	10,20	2,701	10	329	749	27.71%
26	Retail - Secured on real estate property		65,268	5,809	1,124	1	.6 124	1 295	26.22%	63,018	7,641	1,541	10	209	358	23.26%	61,897	8,31	7 1,986	•	253	431	21.70%
27 DENIM	Retail - Secured on real estate property - Of Which: SME		2,608	508	152		1 10	31	20.39%	2,473	3 586	209	)	0 17	40	19.21%	2,415	59	1 261		20	49	18.79%
DENM.	Retail - Secured on real estate property - Of Which: non-SME		62,660	5,301	972	. 1	5 113	3 264	27.13%	60,546	6 7,055	1,332	2 10	192	318	23.90%	59,482	7,72	1,725	•	234	382	22.15%
29	Retail - Qualifying Revolving		0	0	C		0 0	)	) -		0	0	)	0	0	-	0		0		0	0	-
30	Retail - Other Retail		5,472	1,766	412		1 71	. 244	59.06%	5,196	6 1,888	566	5	1 74	281	49.65%	5,046	1,88	715		. 76	317	44.40%
31	Retail - Other Retail - Of Which: SME		452	140	75	;	1 7	36	47.45%	434	4 145	88	3	1 7	40	45.07%	427	14	1 100		. 7	43	43.36%
32	Retail - Other Retail - Of Which: non-SME		5,019	1,626	337	'	0 64	208	61.64%	4,76	1 1,743	478	3	0 67	241	50.49%	4,619	1,74	615		69	274	44.57%
33	Equity		0	0	C		0 0	) (	) -	(	0 0	0	)	0	0	-	0		0		0	0	[-
34	Securitisation																						
35	Other non-credit obligation assets		378	219	32		0 10	) 10	31.27%	343	3 227	58	3	0 11	. 18	31.48%	321	22	1 84		12	27	31.68% <b>27.93%</b>
36	IRB TOTAL		122,138	16,311	4.997	16	6 509	1,667	33.35%	114,506	6 21,859	7,081	103	792	2.109	29.79%	110,091	24,199	9,156	87	953	2,558	27.93%

										Ad	verse Scenario									
				31/12/2021						3	31/12/2022						31/12/2023			
	(mln EUR,		ge 2 exposure Stage 3 exposur	Stock of e provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Sta	ge 3 exposure p Sta	Stock of provisions for age 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for stage 3 exposure	Coverage Rati Stage 3 expos
	Central banks	0	0	0	0 0	C	-	0	0	0	0	0	0 -	(		0	0	0	0 -	
	Central governments	0	0	0	0 0	(	) -	0	0	0	0	0	0 -	(	)	0	0	0	0 -	
	Institutions	267	48	1	0 0	(	22.95%	241	71	2	0	2	1 26.30%	225	5 8	6	1 0	3	1	27.33
	Corporates	22,399	5,057 1,83	20 18	39 243	504	27.68%	19,190	7,194	2,892	123	322 79	7 27.57%	17,304	8,14	7 3,82	97	354	1,054	27.56
	Corporates - Of Which: Specialised Lending	0	0	0	0 0	(	10.94%	0	0	0	0	0	0 11.02%	(		0	0	0	0	11.07
	Corporates - Of Which: SME	9,422	1,880	53 10	)1 117	237	7 27.81%	8,117	2,623	1,414	71	138 38	4 27.14%	7,327	7 2,93	4 1,89	4 56	137	508	26.84
	Retail	15,155	1,543 4	16	2 29	73	16.31%	14,839	1,762	543	2	42 8	8 16.26%	14,727	7 1,77	0 64	5 1	47	105	16.19
	Retail - Secured on real estate property	12,783	855 30	59	1 15	46	12.51%	12,558	1,012	436	1	25	5 12.64%	12,488	3 1,00	9 509	1	28	65	12.75
SWEDEN	Retail - Secured on real estate property - Of Which: SME	290	48	17	0 1	4	20.97%	283	51	22	0	1	4 19.50%	279	9 5	0 20	5 0	1	5	18.65
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	12,492	807 3	52	1 14	43	12.10%	12,275	962	415	1	24	1 12.28%	12,208	95	9 484	1	27	60	12.43
	Retail - Qualifying Revolving	0	0	0	0 0	(	) -	0	0	0	0	0	0 -	(		0	0	0	0 -	
	Retail - Other Retail	2,373	688	77	1 15	27	7 34.52%	2,281	750	107	1	17	3 30.98%	2,240	76	1 13	7 1	19	40	29.00
	Retail - Other Retail - Of Which: SME	316	84	32	0 2	10	31.03%	307	87	39	0	3 1	1 29.52%	301	1 8	7 4	4 0	3	13	28.49
	Retail - Other Retail - Of Which: non-SME	2,056	604	<del>1</del> 5	1 12	17	7 37.04%	1,974	662	69	1	15 2	2 31.80%	1,938	67	4 9:	3 1	16	27	29.25
	Equity	0	0	0	0 0	(	) -	0	0	0	0	0	0 -	(		0	0	0	0 -	
	Securitisation																			
	Other non-credit obligation assets	0	0	0	0 0	(	25.94%	0	0	0	0	0	0 25.97%	(		0	0	0	0	25.99 <sup>o</sup>
	IRB TOTAL	37,821	6,648 2,26	7 19	0 272	577	25.44%	34,270	9,027	3,438	125	366 88	6 25.78%	32,257	10,00	4 4,475	98	403	1,160	25.91°

												Adverse Scenario								
					31/12/20	21						31/12/2022					31/12/2023			
RowN um		(mln EUR,	Stage 1 exposure Stage %)	e 2 exposure Stage 3 ex	Stock of posure provisions Stage 1 expo	Stock of for provisions for sure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	re Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	ge 1 exposure Stage 2 expo	sure Stage 3 exposul	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
55		Central banks	0	0	0	0	0 0	-	0		0 0	0	0	0 -	0	0	0	0 0	0	-
56		Central governments	0	0	0	0	0 0	-	0	)	0 0	0	0	0 -	0	0	0	0 0	0	ı-
57		Institutions	4	0	0	0	0 0	23.87%	3	3	0 0	0	0	0 25.35%	3	0	0	0 0	0	25.90%
58		Corporates	7,628	1,828	547	18 3	3 156	28.55%	6,752	2,57	70 680	15	52 1	.89 27.85%	6,280	2,889 8	34 1	2 62	228	27.40%
59		Corporates - Of Which: Specialised Lending	2	0	0	0	0 0	10.77%	2	2	1 0	0	0	0 11.01%	2	1	0	0 0	0	11.24%
60		Corporates - Of Which: SME	1,901	427	230	5	9 77	33.33%	1,711	L 57	70 277	108	19	89 31.95%	1,607	621 3	31	4 17	103	31.09%
61		Retail	10,112	1,938	497	1 1	3 86	17.27%	9,928	2,05	52 568	1	15	90 15.90%	10,114	1,816 6	18	1 13	93	15.11%
62		Retail - Secured on real estate property	9,396	1,794	418	1	8 33	7.85%	9,225	1,90	00 483	1	9	7.41%	9,398	1,681 5	30	1 8	38	7.16%
63	FINLAND	Retail - Secured on real estate property - Of Which: SME	95	22	23	0	0 4	17.45%	92	2	23 24	0	0	4 17.35%	93	20	26	0	4	17.31%
64	FINLAND	Retail - Secured on real estate property - Of Which: non-SME	9,301	1,772	396	1	7 29	7.31%	9,133	1,87	77 459	1	9	32 6.88%	9,304	1,660 5	04	1 8	34	6.65%
65		Retail - Qualifying Revolving	0	0	0	0	0 0	-	0	)	0 0	0	0	0 -	0	0	0	0	0	<u>-</u>
66		Retail - Other Retail	716	144	79	0	5 53	66.89%	703	15	52 85	0	6	54 64.35%	716	135	38	0 5	55	62.78%
67		Retail - Other Retail - Of Which: SME	30	9	13	0	0 8	64.62%	30	)	9 13	0	0	8 62.86%	30	8	13	0	8	61.90%
68		Retail - Other Retail - Of Which: non-SME	686	135	67	0	5 45	67.32%	673	14	43 72	. 0	5	46 64.62%	686	127	75	0 5	47	62.94%
69		Equity	0	0	0	0	0 0	-	0		0 0	0	0	0 -	0	0	0	0	0	
70		Securitisation																		
71		Other non-credit obligation assets	0	0	0	0	0 0	-	0	)	0 0	0	0	0 -	0	0	0	0	0	
72		IRB TOTAL	17,744	3,766	1,044	19 4	6 242	23.18%	16,684	4,62	1,248	16	67 2	80 22.41%	16,397	,705 1,45	52 14	4 75	322	22.17%



NORWAY

#### 2021 EU-wide Stress Test: Credit risk IRB

Equity
Securitisation
Other non-credit obligation assets
IRB TOTAL

Danske Bank																						
		37	38	39	40	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57
												<b>Adverse Scenario</b>										
					31/12/2021							31/12/2022							31/12/2023			
	(mln EUR, %)	Stage 1 exposure S	tage 2 exposure St	tage 3 exposure	Stock of provisions for	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	tage 2 exposure Sta	ge 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage	e 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure
Central banks		0	0	0		0 (	)	) -	0	0	0	0	(		0 -	0	0	0	0		o c	<i>/</i> -
Central governments		0	0	0		0 (	)	) -	0	0	0	0			0 -	0	0	0	0		<u>٥</u>	/-
Institutions		5	1	0		0 (	)	25.52%	4	2	0	0	(		0 27.74%	4	2	0	0		<u>٥</u>	28.27% 29.77% 14.62% 22.27.91% 31.6.74% 31.2.75% 15.80% 51.2.62%
Corporates		10,499	2,477	1,669	8	69	519	31.11%	9,003	3,542	2,100	55	8.	63	5 30.25%	8,206	3,981	2,458	43	9	1 732	. 29.77%
Corporates - Of Which: Specialised Lending		12	0	0		0 (	(	12.10%	11	1	1	0			0 13.77%	11	1	1	0		0	14.62%
Corporates - Of Which: SME		3,650	740	425	3	25	126	29.61%	3,146	1,059	609	25	33	173	3 28.47%	2,873	1,182	759	19	3	2 212	. 27.91%
Retail		18,892	2,041	201		1 2:	. 36	17.86%	18,592	2,305	237	1	23	4	0 17.07%	18,656	2,218	260	1	2	3 43	16.74%
Retail - Secured on real estate property		17,034	1,632	169		1 13	23	13.47%	16,783	1,854	199	1	10	2	6 12.98%	16,827	1,792	217	1	1	6 28	, 12.75%
Retail - Secured on real estate property - Of Which: SME		127	22	7		0 (	)	16.05%	127	22	8	0	(		1 15.88%	128	20	9	0		0 1	. 15.80%
Retail - Secured on real estate property - Of Which: non-SME		16,907	1,610	162		1 13	3 22	13.35%	16,656	1,832	191	1	10	2	5 12.85%	16,699	1,772	209	1	1	6 26	12.62%
Retail - Qualifying Revolving		0	0	0		0 (	)	) -	0	0	0	0	(		0 -	0	0	0	0		0 0	)[-
Retail - Other Retail		1,858	409	31		0	13	41.55%	1,810	451	37	0		1	5 38.92%	1,829	426	42	0		7 16	37.28%
Retail - Other Retail - Of Which: SME		54	25	12		0		30.65%	56	22	13	0			4 30.25%	58	19	13	0		1	30.05%
Retail - Other Retail - Of Which: non-SME		1,803	384	19		0	,	48.30%	1,754	429	24	0		1	1 43.50%	1,771	407	29	0		6 12	37.28% 30.05% 40.63%
Equity		0	0	0		0 (	) (	) -	0	0	0	0	(		0 -	. 0	0	0	0		0 0	-

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
Row			Stage 1 exposu	e Stage 2 exposur	e Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Charles of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
0:		·	IIII EUR, %)	0	0		0	0				0	0	0	0		0			0	0		
9.		Central banks		0	0		0	0	) -				0	0	0	-	0		0	0	0	.1	<u>/</u> -
92		Central governments Institutions		10	7 0		0	0	20 720/			1	1 0	0	0	- 30.04%	7		) 1	0	0	.1	0 20.70%
93		Corporates	<del>-</del>	26 17	6 50		3 4	20	30.73%	607	0 264	7/	1 0	7	24	30.04%	637	300	2 26	2	0	1 25	0 29.70% 8 32.41%
92		Corporates - Of Which: Specialised Lending	/	0	0 39			20	33.1970	09.	0 204	/-	2	7	24	- JZ.U <del>1</del> 70	037	30:			9	1 (	0 -
9.		Corporates - Of Which: SME		30	3 3			2	77 45%	20		2	4 0	0	2	69 30%	28		1 4	0	0	,	64 44%
97		Retail		58 1	4 4		0 0	7	48 72%	56	15	-	5 0	1	2	44 35%	55	16	5 6	0	1	7	3 64.44% 2 41.68%
98		Retail - Secured on real estate property		50 1	0 2		0 0	1	30.62%	48	3 11	3	3 0	0	1	27.48%	47	1	1 4	0	0	,	1 25.60%
99	LINITED LANCE ON	Retail - Secured on real estate property - Of Which: SME		1	0 0		0 0	C	14.70%		. 0	0	0 0	0	0	14.62%	1		0	0	0	, <u> </u>	1 25.60% 0 14.53% 1 25.89%
10	UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME		49 1	0 2		0 0	1	30.98%	47	7 11	3	3 0	0	1	27.79%	46	1	1 3	0	0	,	1 25.89%
10		Retail - Qualifying Revolving		0	0 0	(	0 0	C	) -	(	0	C	0 0	0	0	-	0		0	0	0	ſ	0 -
10		Retail - Other Retail		8	4 1	(	0 0	1	77.91%		7 4	2	2 0	0	1	71.63%	7	•	1 2	0	0	1	1 68.64% 0 41.43% 1 76.90%
10		Retail - Other Retail - Of Which: SME		0	1 0	(	0 0	C	41.28%	(	1	C	0	0	0	41.37%	0		. 0	0	0	C	J 41.43%
10		Retail - Other Retail - Of Which: non-SME		8	3 1	(	0 0	1	85.46%		7 4	1	1 0	0	1	80.10%	7		1 2	0	0	1	76.90%
10		Equity		0	0 0	(	0	C	) -		0	C	0	0	0	-	0		0	0	0	0	J -
10		Securitisation																					
10		Other non-credit obligation assets		3	1 0	(	0	C	29.73%		2	C	0	0	0	34.77%	2		0	0	0	0	0 35.84% <b>1 32.95%</b>
10		IRB TOTAL	8	57 19	8 63	4	4 5	22	34.13%	760	289	80	2	8	27	33.34%	701	33!	93	2	10	31	32.95%

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
Row um			Stag (mln EUR, %)	ge 1 exposure Stage 2 e	xposure Stage 3 exposi	Stock of re provisions for Stage 1 exposur	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
109		Central banks		0	0	0	0 0	) (	) –	C	0	0		C	0	-	0	(	0	C	0	C	ນ໌-
110		Central governments		0	0	0	0 0	) (	) -	C	0	0	0	C	0	-	0	(	0	C	0	, <u>C</u>	J-
111		Institutions		88	9	0	0 0	) (	25.59%	83	14	0	0	C	0	27.50%	81	10	5 0	C	0	0	0 28.28%
112		Corporates		543	108	98	5 7	7 35	35.17%	464	167	119	3	g	41	34.55%	424	19:	135	2	. 8	46	6 33.77%
113		Corporates - Of Which: Specialised Lending		0	0	0	0 0	) (	<b>-</b>	C	0	0	0	C	0	-	0	(	0	C	0	0	) -
114		Corporates - Of Which: SME		26	4	3	1 1	1 3	87.38%	23	6	5	5 1	. 1	. 4	84.54%	21	-	7 6	1	. 1	. 5	5 83.30%
115		Retail		100	48	7	0 1	2	34.41%	95	50	10	0	1	. 3	33.37%	93	49	12	C	2	4	4 32.49% 2 22.42%
116		Retail - Secured on real estate property		89	18	5	0 0	) 1	. 26.74%	85	21	6	5	C	1	24.18%	84	2:	1 7	C	0	2	22.42%
117	GERMANY	Retail - Secured on real estate property - Of Which: SME		1	0	0	0 0	) (	17.98%	1	. 1	0	0	C	0	18.01%	1	:	. 0	C	0	0'	0 18.09%
118	GLINIAIVI	Retail - Secured on real estate property - Of Which: non-SME		88	18	5	0 0	) 1	. 26.83%	85	20	6	5	C	1	24.28%	83	2:	1 7	C	0	2'	2 22.50%
119		Retail - Qualifying Revolving		0	0	0	0 0	0	_	C	0	0	0	C	0	-	0	(	0	C	0	0'	<u>/</u> -
120		Retail - Other Retail		11	29	2	0 1	1	. 52.09%	10	29	4	1 0	1	. 2	47.66%	10	28	5	C	1	2'	2 46.35%
121		Retail - Other Retail - Of Which: SME		0	0	0	0 0	0	68.83%	C	0	0	0	C	0	68.44%	0	(	0	C	0	0'	0 68.19%
122		Retail - Other Retail - Of Which: non-SME		11	29	2	0 1	1	. 50.57%	10	29	4	1 0	1	. 2	46.59%	10	28	5	C	1	2'	2 45.48%
123		Equity		0	0	0	0 0	0	-	C	0	0	0	C	0	-	0	(	0	C	0	0′	<u>/</u> -
124		Securitisation																					
125		Other non-credit obligation assets		0	0	0	0 0	0	-	C	0	0	0	C	0	-	0	(	0	C	0	0′	<u>/</u> -
126		IRB TOTAL		731	165 1	06	5 9	)  37	35.10%	643	230	129	9	11	44	34.44%	598	256	148	2	10	50′	33.65%

												Adverse Scenario									
					31/12/2021							31/12/2022						31/12/2023			
wN m		(mln EUR, %)	Stage 1 exposure Stage 2 ex	posure Stage 3 exposu	Stock of re provisions fo Stage 1 exposu	Stock of r provisions for ure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure Sta	Stock of rovisions for ge 3 exposure	Coverage Ratio - Stage 3 exposure	ıre Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rations Stage 3 expositions
	Central banks	,	0	0	0	0	0 0	) -	0		0 0	0	0 0	0	-	0	0	0	0	0	) <del>-</del>
3	Central governments		0	0	0	0 (	0 0	) -	0		0 (	O	0 0	0	-	0	0 (	O	0	0	-
	Institutions		0	0	0	0 (	0 0	) -	0		0 (	0	0 0	0	-	0	0	0	0	0	J -
	Corporates		0	0	0	0 (	0 0	) -	0		0 (	O	0 0	0	-	0	0	O O	0	0	J -
	Corporates - Of Which: Specialised Lending		0	0	0	0 (	0 0	-	0		0 (	0	0 0	0	-	0	0	0	0	0	J -
	Corporates - Of Which: SME		0	0	0	0 (	0 0	) -	0		0 (	0	0 0	0	-	0	0 (	0	0 (	0	J -
3	Retail		0	0	0	0 (	0 0	) -	0		0 (	0	0 0	0	-	0	0	0	0	0	<i>y</i> -
	Retail - Secured on real estate property		0	0	0	0 (	0 0	-	0		0 (	0	0 0	0	-	0	0 (	O	0	0	<i>γ</i> -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0 (	0 0	-	0		0 (	0	0 0	0	-	0	0 (	O	0	0	<i>y</i> -
IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	0 0	-	0		0 0	0	0 0	0	-	0	0	0	0	0	<i>J</i> -
7	Retail - Qualifying Revolving		0	0	0	0	0	-	0		0	0	0 0	0	-	0	0	0	0	0	<i>J</i> -
8	Retail - Other Retail		0	0	0	0	0	-	0		0	O	0 0	0	-	0	0	0	0	0	<i>)</i> -
9	Retail - Other Retail - Of Which: SME		0	0	0	0	0	-	0		0	0	0	0	-	0	0	0	0	0	<i>)</i> -
0	Retail - Other Retail - Of Which: non-SME		0	0	0	0	0		0		0 0	0	0	0	-	0	0	0	0	0	<i>j</i> -
1	Equity		0	0	0	0	0 0	-	0		0 0	0	0 0	0	-	0	0	0	0	0	<u></u>
42	Securitisation																				
43	Other non-credit obligation assets		0	0	0	0	0		0		0 0	0	0	0	-	0	0	0	0	0	<i>j</i> -
44	IRB TOTAL		0	0	0	0	0		0		0	0	0	0	-	0	0			0	/[-



	ACTIONITY.	Danske Bank																		
			37	38 39	40	41	42	43 44	45	46	47	48	49	50	51 52	53	54	55	56	57
											Adverse Scenario									
					31/12/2021						31/12/2022						31/12/2023			
wN			Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for provisions for Stage 2 exposure	Stock of Covovisions for Stage 3 exposure	overage Ratio - age 3 exposure	re Stage 2 exposure S	tage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
n			(mln EUR, %)																	
15		Central banks	O	0	0	0 0	0 -		0 0	0	0	0	0	-	0	0	0	0	0	-
6		Central governments		0	0	0	0 -		0 0	0	0	0	0	-	0	0	0	0	0	<u>-                                      </u>
7		Institutions		0	0	0	0 -		0 0	0	0	0	0	-	0	0	0	0	0	
8		Corporates		0	0	0	0 -		0 0	0	0	0	0	-	0	0	0	0	0	_
.9		Corporates - Of Which: Specialised Lending		0	0	0	0 -		0 0	0	0	0	0	-	0	0	0	0	0	-
50		Corporates - Of Which: SME		0	0	0	0 -		0 0	0	0	0	0	-	0	0	0	0	0	-
51		Retail	C	0	0	0	0 -		0 0	0	0	0	0	-	0	0	0	0	0	-
52		Retail - Secured on real estate property	C	0	0	0 0	0 -		0 0	0	0	0	0	-	0	0	0	0	0	
3	N.A.	Retail - Secured on real estate property - Of Which: SME	C	0	0	0 0	0 -		0 0	0	0	0	0	-	0	0 0	0	0	0	,
54	N.A.	Retail - Secured on real estate property - Of Which: non-SME	C	0	0	0 0	0 -		0 0	0	0	0	0	-	0	0 0	0	0	0	,-
55		Retail - Qualifying Revolving	C	0	0	0 0	0 -		0 0	0	0	0	0	-	0	0 0	0	0	0	,-
66		Retail - Other Retail	C	0	0	0 0	0 -		0 0	0	0	0	0	-	0	0 0	0	0	0	1-
57		Retail - Other Retail - Of Which: SME	C	0	0	0 0	0 -		0 0	0	0	0	0	-	0	0 0	0	0	0	1-
58		Retail - Other Retail - Of Which: non-SME	C	0	0	0 0	0 -		0 0	0	0	0	0	-	0	0 0	0	0	0	1-
59		Equity	C	0	0	0 0	0 -		0 0	0	0	0	0	-	0	0 0	0	0	0	1-
50		Securitisation															-			

														Adverse Scenario										
							31/12/2021							31/12/2022							31/12/2023			
				Stage 1 exposure St	tage 2 exposure S	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure
R	im		(ı	nln EUR, %)			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure					Stage 1 exposure	Stage 2 exposure	Stage 3 exposure					Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	.63		Central banks	0	0	0	C	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	.64		Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0'	0'	0'	-
	.65		Institutions	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0'	0'	0	-
	.66		Corporates	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0'	0'	0'	-
	.67		Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0'	0'	0	-
	.68		Corporates - Of Which: SME	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0'	0'	0'	-
	.69		Retail	0	0	0	0	0	0	-	0	0	0	O C	0	0	-	0	0	0	0'	0'	0'	-
	.70		Retail - Secured on real estate property	0	0	0	O	0	0	-	0	0	0	O C	0	0	-	0	0	0	0'	0'	0'	-
	.71	N.A.	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	-	0	0	0	O C	0	0	-	0	0	0	0'	0'	0'	-
	.72	141/ (1	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	-	0	0	0	O C	0	0	-	0	0	0	0'	0'	0'	-
	.73		Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	O C	0	0	-	0	0	0	0'	0'	0'	-
	.74		Retail - Other Retail	0	0	0	O	0	0	-	0	0	0	O C	0	0	-	0	0	0	0'	0'	0'	-
	.75		Retail - Other Retail - Of Which: SME	0	0	0	O	0	0	-	0	0	0	O C	0	0	-	0	0	0	0'	0'	0'	-
	.76		Retail - Other Retail - Of Which: non-SME	0	0	0	C	0	0	-	0	0	0	O C	0	0	-	0	0	0	0'	0'	0'	-
	.77		Equity	0	0	0	O	0	0	-	0	0	0	0 0	0	0	-	0	0	0	0'	0'	0'	-
	.78		Securitisation																					
	.79		Other non-credit obligation assets	0	0	0	O	0	0	-	0	0	0	0 0	0	0	-	0	0	0	0'	0'	0'	-

													Adverse Scenario										
						31/12/2021							31/12/2022							31/12/2023			
N C C C C C C C C C C C C C C C C C C C		(mln EUR,  %		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposur	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0	0	0	(	0	-	C		0 (	0 (	0	0	) -	0	)	0	0 0	(	0	0 -
2	Central governments		0	0	0	0	(	0	-	C		0 (	0	0	0	) -	0	)	0	0	(	0	0 -
3	Institutions		0	0	0	0	(	0	-	C		0 (	0	0	0	) -	0	)	0	0	(	0	0 -
H	Corporates		0	0	0	0	(	0	-	C		0 (	0	0	0	) -	0	)	0	0	(	0	0 -
5	Corporates - Of Which: Specialised Lending		0	0	0	0	(	0	-	C		0 (	0	ס	0	) -	0	)	0	0	(	0	0 -
j	Corporates - Of Which: SME		0	0	0	0	(	0	-	C		0 (	0	0	0	) -	0	)	0	0	(	0	0 -
7	Retail		0	0	0	0	(	0	-	C		0	0	ס	0	) -	0	)	0	0	(	0	0 -
3	Retail - Secured on real estate property		0	0	0	0	(	0	-	0		0	0	O	0	) -	0	)	0	0	(	0	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	(	0	-	0		0	0	O	0	) -	0	)	0	0	(	0	0 -
IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0	0	(	0	-	0		0 (	0	O	0	) -	0	)	0	0	(	0	0 -
	Retail - Qualifying Revolving		0	0	0	0	(	0	-	O		0	0	O	0	) -	0	)	0	0	(	0	0 -
2	Retail - Other Retail		0	0	0	0	(	0	-	0		0	0	O .	0	) -	0	)	0	0	(	0	0 -
	Retail - Other Retail - Of Which: SME		0	0	0	0	(	0	-	0		0 (	0	O	0	) -	0	)	0	0	(	0	0 -
1	Retail - Other Retail - Of Which: non-SME		0	0	0	0	(	0	-	0		0 (	0 (	0	0	) -	0		0	0 0	(	0	0 -
5	Equity		0	0	0	0	(	0	-	0		0 (	0 (	0	0	) -	0		0	0 0	(	0	0 -
5	Securitisation																						
7	Other non-credit obligation assets		0	0	0	0	(	0	-	0		0 (	0 (	0	0	) -	0		0	0 0	(	0	0 -
3	IRB TOTAL		0	0	0	0	0	0	-	0		0 0			0 (	0 -	0		0	0			0 -



		Buildic Built											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/2020					
	_		Exposure	/alues	Risk exposu	re amounts				Charles	Charle of	Charless	
RowN um		( L 5UD 0()	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)		0	0		44 202						0.0004
1		Central banks	42,745	0	0	(	41,302		C	1	O	0	0.00%
2		Central governments	27,922	0	11	(	6,912		С	0	0	0	0.00%
3		Regional governments or local authorities	8,340	0	0	(	3,986	9	C	0	0	0	0.00%
4		Public sector entities	188	0	38	(	78	0	C	0	0	0	0.00%
5		Multilateral Development Banks	1,005	0	0	(	5	0	С	0	0	0	0.00%
6		International Organisations	0	0	0	(	0	0	C	0	0	0	0.00%
7		Institutions	1,665	0	120	(	244		C	0	0	0	0.00%
8		Corporates	3,032	141	2,638	167					3	117	21.38%
9		of which: SME	1,535	104	1,219	126					3	91	23.10%
10		Retail	1,929	62	1,262	87	7 1,960				5	34	21.49%
11	Danske Bank	of which: SME	1,033	48	591	70	919			1	4	16	14.10%
12		Secured by mortgages on immovable property	5,715	37	1,800	37	5,405		96	1	1	7	7.08%
13		of which: SME	2,314	4	620	2	2,152	53	17	0	0	1	7.44%
14		Items associated with particularly high risk	60	2	90	2	1 24	13	14	0	0	5	38.40%
15		Covered bonds	28,235	0	2,832	(	0	0	C	0	0	0	0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	0	0	C	0	0	0	0.00%
17		Collective investments undertakings (CIU)	0	0	0	(	0	0	C	0	0	0	0.00%
18		Equity	1,898	0	1,898	(	0	0	C	0	0	0	0.00%
19		Securitisation		_	_								
20		Other exposures	7,773	0	7,890	(	0	8	C	0	0	0	0.00%
21		Standardised Total	130,507	242	18,578	295	62,514	895	819	6	10	164	

			Actual Actual										
								31/12/202	)				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	1,178	(	0	(	0	0	C	0	0	C	0.00%
23		Central governments	12,524	(	0	(	5,039	0	C	0	0	0	0.00%
24		Regional governments or local authorities	4,397	(	0	(	2,457	7	C	0	0	0	0.00%
25		Public sector entities	132	(	26	(	0	0	C	0	0	0	0.00%
26		Multilateral Development Banks	0	(	0	(	0	0	C	0	0	0	0.00%
27		International Organisations	0	(	0	(	0	0	C	0	0	0	0.00%
28		Institutions	1,208	C	28	(	) 1	0	C	0	0	0	0.00%
29		Corporates	188	C	117	(	76	2	C	0	0	0	0.00%
30		of which: SME	3	C	2	(	0	0	C	0	0	0	0.00%
31		Retail	26	1	19	1	L 27	35	5	0	0	0	1.93%
32	DENMARK	of which: SME	6	C	3	(	2	0	C	0	0	0	0.00%
33		Secured by mortgages on immovable property	89	2	19	2	157	3	1	. 0	0	0	1.76%
34		of which: SME	0	C	0	(	0	0	C	0	0	0	0.00%
35		Items associated with particularly high risk	6	C	9	(	0	0	C	0	0	0	0.00%
36		Covered bonds	24,473	C	2,449	(	0	0	C	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	C	0	(	0	0	C	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	(	0	(	0	0	C	0	0	0	0.00%
39		Equity	1,768	(	1,768	(	0	0	C	0	0	0	0.00%
40		Securitisation											
41		Other exposures	7,279		7,279	(	0	6	C	0	0	0	0.00%
42		Standardised Total	53,267	3	11,714	4	7,758	54	6	0	0	0	1.90%

			Actual Actual										
								31/12/202	0				
	_		Exposure	values	Risk exposui	e amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43		Central banks	5,503	0	0	0	5,484	0	0	0	0	0	0.00%
44		Central governments	8,324		0		350		0	0	0	C	0.00%
45		Regional governments or local authorities	1,857		0		310		0	0	0	C	0.00%
46		Public sector entities	25	0	5	C	13	0	0	0	0	C	0.00%
47		Multilateral Development Banks	0	0	0	C	0	0	0	0	0	C	0.00%
48		International Organisations	0	0	0	С	0	0	0	0	0	C	0.00%
49		Institutions	15	0	3	C	0	0	0 0		0	C	0.00%
50		Corporates	54	0	54	C	41	2	0	0	0	C	0.00%
51		of which: SME	0	0	0	C	0	0	0	0	0	C	0.00%
52		Retail	7	0	5	C	10	10	0	0	0	C	13.98%
53	SWEDEN	of which: SME	0	0	0		1	0	0	0	0	C	0.00%
54		Secured by mortgages on immovable property	77	0	23	C	43	24	1	0	0	C	3.47%
55		of which: SME	47	0	13	C	29	17	1	0	0	C	3.47%
56		Items associated with particularly high risk	5	0	8	C	0	0	0	0	0	C	0.00%
57		Covered bonds	2,478	0	250	C	0	0	0	0	0	C	0.00%
58		Claims on institutions and corporates with a ST credit assessment	0	0	0	C	0	0	0	0	0	C	0.00%
59		Collective investments undertakings (CIU)	0	0	0	C	0	0	0	0	0	C	0.00%
60		Equity	10	0	10		0	0	0	0	0	C	0.00%
61		Securitisation	0.1		00								0.000/
62		Other exposures	81	0	80		0	1	0	0	0	0	0.00%
63		Standardised Total	18,436	0	437	0	6,249	37	1	0	0	0	5.59%

			Actual Actual										
								31/12/202	20				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
64		Central banks	7,231	0	0	(	7,104	(	0	C	C	) (	0.00%
65		Central governments	1,092	0	0	(	0 819	(	0	C	C	) (	0.00%
66		Regional governments or local authorities	1,981	0	0	(	1,198	2	2 0	0	С	) (	0.00%
67		Public sector entities	32	0	6	(	0 65	(	0	0	C	) (	0.00%
68		Multilateral Development Banks	306	0	0	(	0	(	0	0	C	) (	0.00%
69		International Organisations	0	0	0	(	0	(	0	0	C	) (	0.00%
70		Institutions	27	0	4	(	0	(	0	0	C		0.00%
71		Corporates	696	41	602	60	0 681	6:	1 53	1	1	14	26.70%
72		of which: SME	393	32	307		7 358		•	0	1	14	31.22%
73		Retail	1,158	42	766	6:	1 904			1	3	3	7 14.77%
74	FINLAND	of which: SME	574		328	53	3 343	243	3 41	1	3	3	12.46%
75		Secured by mortgages on immovable property	1,878	2	502	2	2 1,810	36	5 5	0	C	) (	0.58%
76		of which: SME	1,872	2	500	2	2 1,805	34	1 5	0	C	) (	0.58%
77		Items associated with particularly high risk	1	0	1	(	0	(	0	0	C	) (	33.30%
78		Covered bonds	65	0	7	(	0	(	0	0	C	) (	0.00%
79		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	0 0	(	0	C	C	) (	0.00%
80		Collective investments undertakings (CIU)	0	0	0	(	0 0	(	0	C	C	) (	0.00%
81		Equity	2	0	2	(	0 0	(	0	C	C		0.00%
82		Securitisation											
83		Other exposures	83	0	83	(	0 0		1 0	C	C		0.00%
84		Standardised Total	14,551	85	1,973	123	12,581	371	108	2	5	22	



Danske Bank

		Danske Dank											
			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
85		Central banks	241	(	0 0		169	C		0	0	C	0.00%
86		Central governments	227	(	0 0	(	143		(	0	0	C	0.00%
87		Regional governments or local authorities	0	(	0 0		0	C	(	0	0	C	0.00%
88		Public sector entities	0	(	0 0		0	C	(	0	0	0	0.00%
89		Multilateral Development Banks	0	(	0	(	0	C	(	0	0	0	0.00%
90		International Organisations	0	(	0	(	0	C	(	0	0	0	0.00%
91		Institutions	201	(	0 40		51	_	(	0	0	0	0.00%
92		Corporates	33	(	0 33	(	19	C	(	0	0	0	0.00%
93		of which: SME	0	(	0 0	(	0	C	(	0	0	0	0.00%
94	NODWAY	Retail	3	(	0 2	(	0 4	12	. (	0	0	0	43.43%
95	NORWAY	of which: SME	0	(	0 0		0	1	. (	0	. 0	0	0.00%
96		Secured by mortgages on immovable property	16	(	0 6		0	2		0	0	0	0.00%
97		of which: SME	1	(	0 12					0	0	0	0.00% 0.00%
98		Items associated with particularly high risk Covered bonds	862	(	0 13					0		1 0	0.00%
99		Claims on institutions and corporates with a ST credit assessment	002		0 92					0		, C	
100		Collective investments undertakings (CIU)	0		0 0					0		1 0	0.00% 0.00%
101		Equity	38	(	0 38					0		, C	0.00%
102		Securitisation	36		36					0			0.0070
103		Other exposures	119	(	0 237		0	1	(	0	C	ſ	0.00%
105		Standardised Total	1,749		0 461		387	15		Ö	0	, o	43.43%
100			=/	`					1	· ·			

			Actual Actual										
								31/12/202	0				
	_		Exposure	values	Risk exposu	re amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106		Central banks	5,182		0	(	21,696	0		0	0	C	0.00%
107		Central governments	1,947		0	(	193			0	0		0.00%
108		Regional governments or local authorities	0		0	(	) (	0		0	0		0.00%
109		Public sector entities	0	(	0	(		0		0	0	0	0.00%
110		Multilateral Development Banks	7	(	0	(	0	0		0	0	0	0.00%
111		International Organisations	0	(	0	(	0	0		0	0	0	0.00%
112		Institutions	208	(	42	(	0	0	C	0	0	0	0.00%
113		Corporates	1,858	28	1,633	31	L C	0	C	0	0	0	0.00%
114		of which: SME	1,110	27	7 886	31	L C	0	C	0	0	0	0.00%
115		Retail	705	17	7 450	23	3	0	C	0	0	0	0.00%
116	UNITED KINGDOM	of which: SME	447	12	2 256	17	7 (	0	C	0	0	0	0.00%
117		Secured by mortgages on immovable property	3,538	26	1,209	26	5 1	. 0	1	. 0	0	0	3.60%
118		of which: SME	369	2	100	2	2	0	(	0	0	0	0.00%
119		Items associated with particularly high risk	38	2	2 57	3	3	0	C	0	0	0	0.00%
120		Covered bonds	256	C	26	(	0	0	C	0	0	0	0.00%
121		Claims on institutions and corporates with a ST credit assessment	0	C	0	(	0	0		0	0	0	0.00%
122		Collective investments undertakings (CIU)	0	C	0	(	0	0	C	0	0	0	0.00%
123		Equity	4	C	4	(	0	0	C	0	0	0	0.00%
124		Securitisation											
125		Other exposures	76	(	76	(	0	0	C	0	0	0	0.00%
126		Standardised Total	13,819	74	3,497	83	21,890	0	1		0	0	3.60%

			Actual										
								31/12/202	0				
			Exposure	values	Risk exposu	re amounts							
Row!	N	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
127		Central banks	21,699	(	0		5,157	0	(	0	0	0	0.00%
128		Central governments	1,486	Ó	0		361	0	(	0	0	0	0.00%
129		Regional governments or local authorities	83	Ó	0		0	0	(	0	0	0	0.00%
130		Public sector entities	0	Ó	0		0	0	(	0	0	0	0.00%
131		Multilateral Development Banks	0	Ó	0		5	0	(	0	0	0	0.00%
132		International Organisations	0	Ó	0		0	0		0	0	0	0.00%
133		Institutions	0	Ó	0		184			0	0	0	0.00%
134		Corporates	0	(	0		1,414		33!	5 2	2	54	16.01%
135		of which: SME	0	(	0		890		286	5 1	2	42	14.84%
136		Retail	2	Ó	0 2		960		99	9 1	2	26	25.88%
137	GERMANY	of which: SME	0	(	0		554		73	3	0	11	15.05%
138		Secured by mortgages on immovable property	2	(	0 1		3,316		80	0 1	1	5	5.67%
139		of which: SME	0	(	0		306		9	9 0	0	1	7.39%
140		Items associated with particularly high risk	0	(	0		24	12	14	4 0	0	5	38.42%
141		Covered bonds	92	(	0 9		0	0	(	0	0	0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	(	0	(	0	0	(	0	0	0	0.00%
143		Collective investments undertakings (CIU)	0	Ó	0		0	0		0	0	0	0.00%
144		Equity	0	(	0		0	0		0	0	0	0.00%
145		Securitisation											
146		Other exposures	2	(	0 2		0	0		0	0	0	0.00%
147		Standardised Total	23,366		14		11,420	393	529	9 4	5	89	16.87%

			Actual										
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	
148		Central banks	0	0	0	(	0	(	0	0	C	C	0.00%
149		Central governments	0	0	0	(	0	(	0	0	C	C	0.00%
150 151 152 153		Regional governments or local authorities	0	0	0	(	0	(	0	0	C	C	0.00%
151		Public sector entities	0	0	0	(	0	(	0	0	C	C	0.00%
152		Multilateral Development Banks	0	0	0	(	0	(	0	0	C	C	0.00%
153		International Organisations	0	0	0	(	0	(	0	0	C	C	0.00%
154 155 156 157 158 159 160		Institutions	0	0	0	(	0	(	0	0	C	C	0.00%
155		Corporates	0	0	0	(	0	(	0	0	C	C	0.00%
156		of which: SME	0	0	0	(	0	(	0	0	C	C	0.00%
157		Retail	0	0	0	(	0	(	0	0	C	C	0.00%
158	N.A.	of which: SME	0	0	0	(	0	(	0	0	C	C	0.00%
159		Secured by mortgages on immovable property	0	0	0	(	0	(	0	0	C	C	0.00% 0.00% 0.00% 0.00%
160		of which: SME	0	0	0	(	0	(	0	0	C	C	0.00%
161 162		Items associated with particularly high risk	0	0	0	(	0	(	0	0	C	C	0.00%
162		Covered bonds	0	0	0	(	0	(	0	0	C	C	0.00%
163		Claims on institutions and corporates with a ST credit assessment	0	0	0	(	0	(	0	0	C	C	0.00%
164		Collective investments undertakings (CIU)	0	0	0	(	0	(	0	0	C	C	0.00%
165		Equity	0	0	0	(	0	(	0	0	C	C	0.00%
166		Securitisation											
165 166 167		Other exposures	0	0	0	(	0	(	0	0	C	C	0.00%
168		Standardised Total	0	0	0	(	0	0	0	0	0	0	0.00%



Danske Bank

			1	2	3	4	5	6	7	8	9	10	11
								Actual					
								31/12/202	)				
			Exposure	values	Risk exposu	ire amounts							
Row	/N 1	(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
16	9	Central banks	0	(	0	(		0	0	0	0	0	0.00%
17		Central governments	0	(	0	(	0	0	0	0	0	0	0.00%
17		Regional governments or local authorities	0	(	0	(	0	0	0	0	0	0	0.00%
17		Public sector entities	0	(	0	(	0	0	0	0	0	0	0.00%
17	3	Multilateral Development Banks	0	(	0	(	0	0	0	0	0	0	0.00%
174	4	International Organisations	0	(	0	(	0	0	0	0	0	0	0.00%
17	5	Institutions	0	(	0	(	0	0	0	0	0	0	0.00%
17		Corporates	0	(	0	(	0	0	0	0	0	0	0.00%
17	7	of which: SME	0	(	0	(	0	0	0	0	0	0	0.00%
178		Retail	0	(	0	(	0	0	0	0	0	0	0.00%
17	N.A.	of which: SME	0	(	0	(	0	0	0	0	0	0	0.00%
18	0	Secured by mortgages on immovable property	0	(	0	(	0	0	0	0	0	0	0.00%
18	1	of which: SME	0	(	0	(	0	0	0	0	0	0	0.00%
18	2	Items associated with particularly high risk	0	(	0	(	0	0	0	0	0	0	0.00%
183	3	Covered bonds	0	(	0	(	0	0	0	0	0	0	0.00%
18	4	Claims on institutions and corporates with a ST credit assessment	0	(	0	(	0	0	0	0	0	0	0.00%
18	5	Collective investments undertakings (CIU)	0	(	0	(	0	0	0	0	0	0	0.00%
18	6	Equity	0	(	0	(	0	0	0	0	0	0	0.00%
18	7	Securitisation											
18		Other exposures	0	(	0	(	0	0	0	0	0	0	0.00% <b>0.00%</b>
189	9	Standardised Total	0	C	0	(	0	0	0	0	0	0	0.00%

								Actual					
								31/12/202	0				
			Exposure	e values	Risk exposu	ire amounts							
Row!	N		Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for	Coverage Ratio - Stage 3 exposure
		(mln EUR, %)											
190		Central banks	0	(	0		0	0		0	0	C	0.00%
191		Central governments	0	(	0		0	0		0 (	0	C	0.00%
192		Regional governments or local authorities	0	(	0		0	0		0 (	0	C	0.00%
193		Public sector entities	0		0		0	0		0	0	0	0.00%
194		Multilateral Development Banks	0		0		0	0		0	0	0	0.00%
195		International Organisations	0	(	0		0	0		0	<u>/</u> 0	0	0.00%
196		Institutions	0	(	0		0	0		0 (	<u>/</u> 0	0	0.00%
197		Corporates	0	(	0		0	0		0	<u>/</u> 0	0	0.00%
198		of which: SME	0	(	0		0	0		0	<u>/</u> 0	0	0.00%
199		Retail	0	(	0		0	0		0	<u>/</u> 0	0	0.00%
200	N.A.	of which: SME	0	(	0		0	0 0	(	0 (	<u>/</u> 0	0	0.00%
201		Secured by mortgages on immovable property	0	(	0		0 (	0		0 (	<u>/</u> 0	0	0.00%
202		of which: SME	0	(	0		0 (	0	(	0	0	0	0.00% 0 0.00%
203		Items associated with particularly high risk	0	(	0		0 (	0		0	0	0	0.00%
204		Covered bonds	0	(	0		0 (	0		0	0	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	(	0		0	0		0	<u>/</u> 0	0	0.00%
206		Collective investments undertakings (CIU)	0	(	0		0	0		0	<u>/</u> 0	0	0.00%
207		Equity	0	(	0		0	0		0	<u>/</u> 0	0	0.00%
208		Securitisation											
209		Other exposures	0	(	0		0	0		0 (	<u>/</u> 0	0	0.00%
210		Standardised Total	0		OI O		01 (	) 0	1 (	OI O	<b>ا</b> ر 0	.1 0	0.00%

								Actual					
								31/12/202	0				
			Exposure	values	Risk exposu	ire amounts							
RowN um		(mln EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
211		Central banks	0	(	0		0 0	0	C	0	(	0	0.00%
212		Central governments	0	(	0		0 0	0	C	0	(	0	0.00%
213		Regional governments or local authorities	0	(	0		0 0	0	0	0	(	0	0.00%
214		Public sector entities	0	(	0		0 0	0	0	0	(	0	0.00%
215		Multilateral Development Banks	0	(	0		0 0	0	0	0	(	0	0.00%
216		International Organisations	0	(	0		0 0	0	0	0	(	0	0.00%
217		Institutions	0	(	0		0	0	0	0	(	0	0.00%
218		Corporates	0	(	0		0 0	0	0	0	(	0	0.00%
219		of which: SME	0	(	0		0 0	0	0	0	(	0	0.00%
220		Retail	0	(	0		0 0	0	0	0	(	0	0.00%
221	N.A.	of which: SME	0	(	0		0 0	0	0	0	(	0	0.00%
222		Secured by mortgages on immovable property	0	(	0		0 0	0	0	0	(	0	0.00%
223		of which: SME	0	(	0		0 0	0	0	0	(	0	0.00%
224		Items associated with particularly high risk	0	(	0		0 0	0	0	0	(	0	0.00%
225		Covered bonds	0	(	0		0 0	0	0	0	(	0	0.00%
226		Claims on institutions and corporates with a ST credit assessment	0	(	0		0 0	0	0	0		0	0.00%
227		Collective investments undertakings (CIU)	0	(	0		0 0	0	C	0	(	0	0.00%
228		Equity	0	(	0		0 0	0	C	0	(	0	0.00%
229		Securitisation											
230		Other exposures	0	(	0		0 0	0	C	0	(	0	0.00%
231		Standardised Total	0	0	0		0 0	0	0	0	0	0	0.00%

Coverage Ratio - Stage 3 exposure  0 0.00%				
Coverage Ratio - Stage 3 exposure  0				
Coverage Ratio - Stage 3 exposure  0				

		Danske Bank																					
				12 13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
													Baseline Scenario										
						31/12/2021							31/12/2022							31/12/2023			
RowN um		(1	Stage (mln EUR, %)	1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage	≥ 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1		Central banks		39,715 1,577	9	C	10	1	10.03%	38,533	2,655	113	3 0	29	9	8.19%	37,652	3,448	202	. 0	41	16	5 8.18%
2		Central governments		6,700 212	. 1	C	1	C	7.99%	6,560	348	Į.	5 0	3	0	7.66%		461	12	0	4		1 7.70%
3		Regional governments or local authorities		3,855 140	1	C	1	C	8.00%	3,762	2 229	4	4 0		. 0	5.94%	3,687	300	8	0	2		J 5.77%
4		Public sector entities		74 4	0	C	0	C	3.75%	7:	1 7	(	0	(	0	15.97%	70	8	0	0	0		0 17.18%
5		Multilateral Development Banks		5 0	0	C	0	0	0.00%	!	5 0	(	0	(	0	8.03%	5	0	0	0	0		J 8.10%
6		International Organisations		0 0	0	C	0	0	0.00%		0	(	0	(	0	0.00%	0	0	0	0	0		٥.00%
7		Institutions		236 7	0	C	0	0	12.89%	237	2 11	1	1 0	(	0	20.87%	229	14	1	. 0	1		J 21.75%
8		Corporates		2,361 365	594		8	138	3 23.29%	2,210	466	639	9 3	11	146	22.79%	2,153	495	673	3	11	151	22.44%
9		of which: SME		1,161 210	424	. 2	6	104	24.58%	1,09	250	451	1 2	7	109	24.17%	1,070	255	470	2	7	112	2 23.92%
10		Retail		1,820 502	211	2	8	42	19.97%	1,792	497	244	4 1	8	46	18.64%	1,798	464	272	1	7	4 <u></u> ¢	9 17.85%
11	Danske Bank	of which: SME		902 260	147	1	4	21	14.38%	90	5 238	166	6	4	. 23	14.01%	915	213	180	0	3	25	5 13.78%
12		Secured by mortgages on immovable property		5,191 457	130	1	3	9	6.73%	5,12	509	145	5	3	10	6.57%	5,100	517	161	. 0	3	<u> </u>	0 6.43%
13		of which: SME		2,101 96	24	. (	1	2	6.92%	2,070	5 116	30	0	1	. 2	6.69%		114	34	0	1	2	2 6.60%
14		Items associated with particularly high risk		24 11	. 16	C	0	6	38.33%	24	4 9	17	7 0	(	6	37.14%	25	9	17	0	0	£	6 36.78%
15		Covered bonds		0 0	0	C	0	0	0.00%		0	(	0	(	0	0.00%	0	0	0	0	0		0.00%
16		Claims on institutions and corporates with a ST credit assessment		0 0	0	C	0	C	0.00%		0	(	0	(	0	0.00%	0	0	0	0	0		J 0.00%
17		Collective investments undertakings (CIU)		0 0	0	C	0	C	0.00%		0	(	0	(	0	0.00%	0	0	0	0	0		0.00%
18		Equity		0 0	0	C	0	C	0.00%		0	(	0	(	0	0.00%	0	0	0	0	0		ر 0.00%
19		Securitisation																					
20		Other exposures		0 8	0	C	800	0	0.00%		8	(	0 0	800	0	0.00%	0	8	0	0	800	ſ	J 0.00%
21		Standardised Total		59,982 3,283	963	6	833	196	20.41%	58,320	4,739	1,169	5	856	217	18.57%	57,158	5,724	1,345	4	869	234	4 17.42%

											Baseline Scenario					
					31/12/2021						31/12/2022			31/12/202	23	
											T T		<del>                                     </del>			
RowN um		(mln EUR, %	Stage 1 exposure Stag	e 2 exposure Stage 3 exp	Stock of sure provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3	cock of isions for 3 exposure	overage Ratio - age 3 exposure	tage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 1 exposure Stage 2 exposure Stage 3	Stock of provisions of Stage 1 expo	Stock of Stock of provisions for Stage 2 exposure Stage 3 expo	Coverage Ratio - Stage 3 exposure
22		Central banks	0	0	0	0 0	0	0.00%	0	0	0 0	0 0.00	% 0 0	0	0 0	0.00%
23		Central governments	4,942	97	0	0 0	0	2.14%	4,867	170	2 0	2 0 7.26	% 4,790 244	5	0 2	0 7.42%
24		Regional governments or local authorities	2,398	65	0	0 0	0	5.57%	2,351	111	2 0	1 0 6.08	% 2,307 153	4	0 1	0 6.22%
25		Public sector entities	0	0	0	0 0	0	0.00%	0	0	0	0 0.00	% 0 0	0	0 0	0.00%
26		Multilateral Development Banks	0	0	0	0 0	0	0.00%	0	0	0	0 0.00	% 0 0	0	0 0	0.00%
27		International Organisations	0	0	0	0 0	0	0.00%	0	0	0	0 0.00	% 0 0	0	0 0	0.00%
28		Institutions	1	0	0	0 0	0	18.26%	1	0	0	0 0 17.83	% 1 0	0	0 0	0 17.54%
29		Corporates	70	8	0	0 0	0	10.64%	66	12	1 0	0 0 11.29	% 63 14	2	0 0	0 11.78%
30		of which: SME	0	0	0	0 0	0	39.66%	0	0	0	0 0 18.49	% 0 0	0	0 0	0 17.77%
31		Retail	31	30	6	0 0	0	1.89%	33	27	7 0	0 0 1.85	% 34 25	8	0 0	0 1.84%
32	DENMARK	of which: SME	2	0	0	0 0	0	2.47%	1	0	0	0 0 3.93	% 1 0	0	0 0	0 4.74%
33		Secured by mortgages on immovable property	152	8	1	0 0	0	1.63%	149	11	1 0	0 0 1.59	% 146 13	2	0 0	0 1.62%
34		of which: SME	0	0	0	0 0	0	0.00%	0	0	0 0	0 0.00	% 0 0	0	0 0	0.00%
35		Items associated with particularly high risk	0	0	0	0 0	0	1.67%	0	0	0 0	0 0 11.37	% 0 0	0	0 0	0 10.74%
36		Covered bonds	0	0	0	0 0	0	0.00%	0	0	0	0 0.00	% 0 0	0	0 0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0	0.00%	0	0	0 0	0 0.00	% 0 0	0	0 0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0 0	0	0.00%	0	0	0	0 0.00	% 0 0	0	0 0	0.00%
39		Equity	0	0	0	0 0	0	0.00%	0	0	0	0 0.00	% 0 0	0	0 0	0.00%
40		Securitisation														
41		Other exposures	0	6	0	0 595	0	0.00%	0	6	0 0 59	95 0 0.00	% 0 6	0	0 595	0.00%
42		Standardised Total	7,594	215	8	0 596	0	2.49%	7,467	337 1	3 0 59	1 3.979	<b>7,341 456</b>	20	0 599	1 4.96%

											<b>Baseline Scenario</b>									
				31/12/2021							31/12/2022						31/12/2023			
y N	(mln EUR, º		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	5,35	0 134 0	C	0 1	. (	0.00%	5,236	238	9	(	0 2	1	8.039	5,136	331	17	0	4	1 8.10%
	Central governments	34	0 10 0	C	0	)	0.00%	332	17	0	(	0	0	7.27%	<b>%</b> 324	25	0	0	0	7.43%
	Regional governments or local authorities	30	1 8 0	C	0	(	1.65%	295	15	0	(	0	0	1.63%	<b>6</b> 288	21	1	0	0	1.67%
	Public sector entities	17	2 0 0	C	0	)	0.00%	12	1	. 0	(	0	0	18.23%	<b>6</b> 12	1	0	0	0	18.44%
	Multilateral Development Banks		0 0	C	0	)	0.00%	0	(	0	(	0	0	0.009	<b>%</b>	0	0	0	0	0.00%
	International Organisations		0 0	C	0	)	0.00%	0	(	0	(	0	0	0.009	<b>%</b> 0	0	0	0	0	0.00%
	Institutions		0 0	C	0	)	0.00%	0	(	0	(	0	0	0.009	<b>%</b>	0	0	0	0	0.00%
	Corporates	38	5 0	C	0	0	16.56%	36	7	1	(	0	0	15.149		9	1	0	0	13.93%
	of which: SME		0 0	C	0	0	0.00%	0	(	0	(	0	0	0.009	<b>%</b>	0	0	0	0	0.00%
	Retail		9 10 0	C	0	0	4.74%	9	Ç	1	(	0	0	4.279	<b>%</b> 9	9	1	0	0	4.15%
SWEDEN	of which: SME		1 0 0	C	0	0	9.11%	1	(	0	(	0	0	9.949	<b>/</b> 6	0	0	0	0	10.62%
	Secured by mortgages on immovable property	4	1 25 3	C	0	)	3.94%	40	24	4	(	0	0	3.829	<b>40</b>	24	5	0	0	3.77%
	of which: SME	2	3 17 2	C	0	)	4.11%	28	16	3	(	0	0	4.039	<b>/</b> 6 29	15	3	0	0	4.00%
	Items associated with particularly high risk		0 0	C	0	0	0.00%	0	(	0	(	0	0	0.009	<b>%</b>	0	0	0	0	0.00%
	Covered bonds		0 0	C	0	)	0.00%	0	(	0	(	0	0	0.009	<b>%</b>	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	C	0	0	0.00%	0	(	0	(	0	0	0.009	<b>6</b> 0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)		0 0	C	0	)	0.00%	0	(	0	(	0 0	0	0.009	<b>6</b> 0	0	0	0	0	0.00%
	Equity		0 0	C	0	0	0.00%	0	(	0	(	0 0	0	0.009	<b>6</b> 0	0	0	0	0	0.00%
	Securitisation																			
	Other exposures		0 1 0	C	93	3	0.00%		1	. 0	(	0 93	0	0.009		1	0	0 9	3	0.00%
	Standardised Total	6,091	193 3	0	94	. 0	5.93%	5,960	313	14	C	96	1	7.13%	6 5,843 4	21 2	24	0 9	7 2	7.28%

										Baseline Scena	rio									
				31/12/2021						31/12/2022							31/12/2023			
N I	(mln EUR, <sup>G</sup>	Stage 1 exposure %)	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 expo	Stock of provisions for Stage 1 exposu	Stock of provisions for re Stage 2 exposure S	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure S	age 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for e Stage 2 exposure Sta	Stock of provisions for age 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	6,782	2 319 3	0	)	2	0 9.94%	6,563	517	24	0 6	2	8.25%	6,425	638	3 41		0 8	3	8.21°
	Central governments	784	4 35 0	0		0	0 10.18%	762	2 57	1	0 0	0	7.61%	748	69	9 2	2	0 0	0	7.24%
	Regional governments or local authorities	1,134	4 65 1	0		0	0 8.68%	1,095	103	2	0 1	0	6.33%	1,071	125	5 4	ŀ	0 1	0	6.02%
	Public sector entities	61	1 4 0	0		0	0 3.75%	59	6	0	0 0	0	15.81%	58	7	7 0	)	0	0	17.08%
	Multilateral Development Banks		0 0	0		0	0.00%	(	0	0	0 0	0	0.00%	0	С	0	)	0	0	0.00%
	International Organisations		0 0	0		0	0.00%	(	0	0	0 0	0	0.00%	0	C	0	)	0 0	0	0.00%
	Institutions		0 0	0		0	0 18.09%	(	0	0	0 0	0	17.14%	0	C	0	)	0 0	0	16.77%
	Corporates	615	5 115 65	1	1	2 1	7 25.46%	577	7 141	77	1 3	18	23.68%	560	147	7 88	3	1 3	20	22.46%
	of which: SME	325	5 62 51	1		1	.5 30.04%	309	71	58	1 2	17	28.38%	302	71	1 65		1 2	18	27.26%
	Retail	835	5 302 87	1	L !	5 1	1 12.91%	822	2 287	115	1 4	14	12.04%	833	255	136	5	1 4	16	11.56%
FINLAND	of which: SME	362	2 199 67	0	)	4	8 12.35%	373	171	84	0 3	10	12.06%	388	144	97	7	0 2	11	11.85%
	Secured by mortgages on immovable property	1,778	63 10	0		0	0.72%	1,767	7 72	12	0 0	0	0.76%	1,774	64	14	ŀ	0	0	0.79%
	of which: SME	1,773	62 10	0		0	0.72%	1,762	2 70	12	0 0	0	0.76%	1,769	62	2 14		0 0	0	0.78%
	Items associated with particularly high risk		0 0	0		0	0 31.86%	(	0	0	0 0	0	31.64%	0	C	0	)	0 0	0	31.71%
	Covered bonds		0 0	0		0	0.00%	(	0	0	0 0	0	0.00%	0	С	0	)	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment		0 0	0		0	0.00%	(	0	0	0	0	0.00%	0	C	0		0	0	0.00%
	Collective investments undertakings (CIU)		0 0	0		0	0.00%	(	0	0	0 0	0	0.00%	0	C	0		0 0	0	0.00%
	Equity		0 0	0		0	0.00%	(	0	0	0 0	0	0.00%	0	C	0		0 0	0	0.00%
	Securitisation																			
	Other exposures		0 1 0	0	50	0	0.00%	(	1	0	0 50	0	0.00%	0	1	1 0		0 50	0	0.00%
	Standardised Total	11,989	906 166	2	2 60	0 28	8 17.08%	11,645	1,184	231	1 64	34	14.88%	11,469	1,306	286		1 66	39	13.82%



	AUTHORITY	Danske Bank																						
				12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32
													В	Baseline Scenario										
							31/12/2021							31/12/2022							31/12/2023			
wN m			Sta (mln EUR, %)	age 1 exposure	Stage 2 exposure Sta	nge 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage	2 exposure Stage 3	B exposure Si	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
5		Central banks	(IIIII EOR, 70)	165	4	0	0	(		0.00%	162	7	0	0	0 0		8.03%	159	10	) 1	0	C	0	8.10 <sup>c</sup>
5		Central governments		139	4	0	0	(	o o	0 3.78%	136	7	0	0	0		7.03%	133	3 10	0	0	0	0	7.19°
		Regional governments or local authorities		0	0	0	0	(	)	0.00%	0	0	0	0	0		0.00%	0	)	0	0	0	0	0.000
		Public sector entities		0	0	0	0	(	)	0.00%	0	0	0	0	0		0.00%	0	)	0	0	0	0	0.000
		Multilateral Development Banks		0	0	0	0	(	)	0.00%	0	0	0	0	0		0.00%	0	)	0	0	0	0	0.00%
		International Organisations		0	0	0	0	(	)	0.00%	0	0	0	0	0		0.00%	0	)	0	0	0	0	0.00%
		Institutions		49	1	0	0	(	)	0 4.67%	48	3	0	0	0		4.55%	47	,	1 0	0	0	0	4.68%
		Corporates		17	2	0	0	(	0	0 17.06%	16	3	0	0	0		17.91%	15	5	1 1	0	0	0	18.63%
		of which: SME		0	0	0	0	(	0	0.00%	0	0	0	0	0		0.00%	0	)	0	0	0'	0	0.00°
		Retail		4	12	1	0	(	0	0 20.46%	4	11	1	0	0		14.94%	5	1:	1	0	0'	0	12.35%
	NORWAY	of which: SME		0	1	0	0	(	0	0 2.14%	0	1	0	0	0		2.99%	0	)	0	0	0'	0	3.859
		Secured by mortgages on immovable property		0	2	0	0	(	0	0 1.37%	0	2	0	0	0		1.38%	0	)	2	0	0'	0	1.419
		of which: SME		0	0	0	0	(	)	0.00%	0	0	0	0	0		0.00%	0	)	0	0	0'	<u>/</u> 0	0.009
		Items associated with particularly high risk		0	0	0	0	(	0	0.00%	0	0	0	0	0		0.00%	0	)	0	0	0'	<u>/</u> 0	0.009
		Covered bonds		0	0	0	0	(	0	0.00%	0	0	0	0	0		0.00%	0	)	0	0	0'	<u>/</u> 0	0.00%
		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	(	O	0.00%	0	0	0	0	0		0.00%	0	)	0	0	0'	<i>i</i> 0	0.00%
		Collective investments undertakings (CIU)		0	0	0	0	(	0	0.00%	0	0	0	0	0		0.00%	0		0	0	0'	0	0.009
		Equity		0	0	0	0	(	)	0.00%	0	0	0	0	0		0.00%	0	)	0	0	0'	0	0.009
		Securitisation																						
4		Other evenesures		0	1	^	^	6	n I	0.000/	Λ	1	0		62		0.000/		\I		0	62	ار ۲	0.000

											Baseline Scenario								
				31/12/2021							31/12/2022					31/12/2023			
RowN um	(min EUR, %	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure Sta	Stock of provisions for stage 3 exposure	overage Ratio - age 3 exposure	Stage 1 exposure S	tage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	Central banks	21,166	5 530 0	0	3	0	0.00%	20,718	943	35	0	10	8.03%	6 20,320 1,3	309	66	0 1	5 5	8.10%
107	Central governments	188	5 0	0	0	0	0.00%	184	{	8 0	0	0	8.10%	6 180	12	1	0	0	8.17%
108	Regional governments or local authorities	(	0 0	0	0	0	7.28%	0	(	0	0	0	7.17%	6 0	0	0	0	0	7.14%
109	Public sector entities	C	0 0	0	0	0	0.00%	0	(	0	0	0	0.00%	6 0	0	0	0	0	0.00%
110	Multilateral Development Banks	(	0 0	0	0	0	0.00%	0	(	0	0	0	0.00%	6 0	0	0	0	0	0.00%
111	International Organisations	(	0 0	0	0	0	0.00%	0	(	0	0	0	0.00%	6 0	0	0	0	0	0.00%
112	Institutions	(	0 0	0	0	0	0.00%	0	(	0	0	0	0.00%	6 0	0	0	0	0	0.00%
113	Corporates	(	0 0	0	0	0	5.22%	0	(	0	0	0	6.72%	6 0	0	0	0	0	8.38%
114	of which: SME	C	0 0	0	0	0	0.00%	0	(	0	0	0	0.00%	6 0	0	0	0	0	0.00%
115	Retail	(	0 0	0	0	0	29.56%	0	(	0	0	0	28.57%	6 0	0	0	0	0	29.51%
UNITED KINGDOM	of which: SME	(	0 0	0	0	0	0.00%	0	(	0	0	0	0.00%	6 0	0	0	0	0	0.00%
117	Secured by mortgages on immovable property	1	0 1	0	0	0	4.48%	1	(	0 1	0	0	4.58%	6 1	0	1	0	0	4.64%
118	of which: SME	(	0 0	0	0	0	0.00%	0	(	0	0	0	0.00%	6 0	0	0	0	0	0.00%
119	Items associated with particularly high risk	(	0 0	0	0	0	10.04%	0	(	0	0	0	11.31%	6 0	0	0	0	0	11.12%
120	Covered bonds	(	0 0	0	0	0	0.00%	0	(	0	0	0	0.00%	6 0	0	0	0	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	0	0.00%	0	(	0	0	0	0.00%	6 0	0	0	0	0	0.00%
122	Collective investments undertakings (CIU)	C	0 0	0	0	0	0.00%	0	(	0 0	0	0	0.00%	6 0	0	0	0	0	0.00%
123	Equity Securitisation	0	0 0	0	0	0	0.00%	0	(	0 0	0	0	0.00%	6 0	0	0	0	0	0.00%
124	Securitisation																		
125	Other exposures	(	0 0	0	0	0	0.00%	0	(	0 0	0	0	0.00%		0	0	0	0	0.00%
126	Standardised Total	21,355	535 1	0	3	0	4.57%	20,902	952	36	0	10	7.95%	20,502 1,3	22 6	58	1	5 5	8.05%

												<b>Baseline Scenario</b>							
					31/12/2021							31/12/2022					31/12/2023		
RowN um		(min EUR, o	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure S	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure	Stage 2 exposure Stage	e 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 e	posure Stage 3 expo	Stock of sure provisions for Stage 1 exposu	Stock of Stock of provisions for Stage 2 exposure Stage 3 exp	Coverage Ratio - Stage 3 exposure
127		Central banks	4,709	9 443 5	0	3		1 10.34%	4,408	715	34	0	8 3	8.37%	4,225	874	58	0 11	5 8.29%
128		Central governments	301	. 59 0	0	0	(	10.17%	273	86	1	0	1 0	9.55%	259	99	3	0 1	0 9.38%
129		Regional governments or local authorities	0	0 0	0	0	(	0.00%	(	0	0	0	0 0	0.00%	0	0	0	0 0	0 0.00%
130		Public sector entities	0	0 0	0	0	(	0.00%	(	0	0	0	0 0	0.00%	0	0	0	0 0	0 0.00%
131		Multilateral Development Banks	5	0 0	0	0	(	0.00%	5	0	0	0	0 0	8.03%	5	0	0	0 0	0 8.10%
132		International Organisations	0	0 0	0	0	(	0.00%		0	0	0	0 0	0.00%	0	0	0	0 0	0.00%
133		Institutions	179	5 0	0	0	(	10.53%	176	8	1	0	0 0	21.38%	174	9	1	0 0	0 23.25%
134		Corporates	1,280	206 363	2	5	68	8 18.70%	1,201	259	388	2	6 72	18.53%	1,169	274	405	1 6	75 18.42%
135		of which: SME	808	308	1	4	53	3 17.34%	760	174	328	1	5 57	17.39%	742	178	340	1 5	59 17.42%
136		Retail	891	. 137 109	1	3	29	9 26.71%	877	147	112	0	4 30	26.61%	872	149	116	0 3	31 26.51%
137	GERMANY	of which: SME	522	2 57 78	0	1	13	3 16.14%	515	63	80	0	1 13	16.10%	511	65	82	0 1	13 16.07%
138		Secured by mortgages on immovable property	3,148	344 108	0	3	(	5.90%	3,101	382	117	0	3 7	5.92%	3,074	397	129	0 3	8 5.90%
139		of which: SME	289	9 17 11	. 0	0		1 9.04%	275	5 28	13	0	0 1	9.39%	267	34	15	0 0	1 9.52%
140		Items associated with particularly high risk	24	10 16	0	0	(	38.36%	24	9	17	0	0 6	37.18%	24	8	17	0 0	6 36.83%
141		Covered bonds	0	0 0	0	0	(	0.00%	(	0	0	0	0 0	0.00%	0	0	0	0 0	0.00%
142		Claims on institutions and corporates with a ST credit assessment	0	0 0	0	0	(	0.00%	(	0	0	0	0 0	0.00%	0	0	0	0 0	0.00%
143		Collective investments undertakings (CIU)	0	0 0	0	0	(	0.00%	(	0	0	0	0 0	0.00%	0	0	0	0 0	0.00%
144		Equity	0	0 0	0	0	(	0.00%	(	0	0	0	0 0	0.00%	0	0	0	0 0	0.00%
145		Securitisation																	
146		Other exposures	0	0 0	0	0	(	0.00%	(	0	0	0	0 0	0.00%	0	0	0	0 0	0.00%
147		Standardised Total	10,536	1,204 601	3	15	110	18.29%	10,064	1,606	671	2	22 118	17.60%	9,802	1,811	729	2 25	125 17.09%

												<b>Baseline Scenario</b>										
					31/12/2021							31/12/2022							31/12/2023			
	(mln	Stage 1 expo	sure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0 0	)	0	0 (	0.00%	0	(	0 (	0	0	0	0.00%	C	) (	)	0	C	0	0.00 ر
	Central governments		0	0	)	0	0	0.00%	0	(	0	0	0	0	0.00%	0	) (	)	0	C	0	0.009
	Regional governments or local authorities		0	0	)	0	0	0.00%	0	(	0	0	0	0	0.00%	0	) (	)	0	C	0	0.009
	Public sector entities		0	0	)	0	0	0.00%	0	(	0	0	0	0	0.00%	0	(	(	0	C	0	ر 0.00%
	Multilateral Development Banks		0	0 0	)	0	0 (	0.00%	0	(	0	0	0	0	0.00%	O	) (	)	0	C	0	J 0.00%
	International Organisations		0	0 0	)	0	0	0.00%	0	(	0	0	0	0	0.00%	0	) (	)	0	C	0	<u>ر</u> 0.00%
	Institutions		0	0 0	)	0	0	0.00%	0	(	0	0	0	0	0.00%	0	) (	)	0	C	0	<u>ر</u> 0.00%
	Corporates		0	0 0	)	0	0	0.00%	0	(	0	0	0	0	0.00%	0	) (	)	0	C	0	<u>ر</u> 0.00%
	of which: SME		0	0	)	0	0	0.00%	0	(	0	0	0	0	0.00%	0	) (	)	0	C	0	<u>ر</u> 0.00%
	Retail		0	0	)	0	0	0.00%	0	(	0	0	0	0	0.00%	0			0	C	0	0.000 د
N.A.	of which: SME		0	0 0	)	0	0 (	0.00%	0	(	0	0	0	0	0.00%	0	) (	)	0	C	0	<u>0.00</u> 9
	Secured by mortgages on immovable property		0	0 0	)	0	0 (	0.00%	0	(	0	0	0	0	0.00%	0	) (	)	0	C	0	<u>ر</u> 0.00%
	of which: SME		0	0 0	)	0	0 (	0.00%	0	(	0 (	0	0	0	0.00%	0	(	)	0	C	0	<u>// 0.00</u>
	Items associated with particularly high risk		0	0 0	)	0	0 (	0.00%	0	(	0 (	0	0	0	0.00%	0	)	)	0	C	0	<u>// 0.00</u>
	Covered bonds		0	0 0	)	0	0 (	0.00%	0	(	0 (	0	0	0	0.00%	0	(	)	0	C	0	// 0.00%
	Claims on institutions and corporates with a ST credit assessment		0	0 0	)	0	0	0.00%	0	(	0	0	0	0	0.00%	0	) (	)	0	C	0	<u>ე</u> 0.00%
	Collective investments undertakings (CIU)		0	0	)	0	0	0.00%	0	(	0	0	0	0	0.00%	0	) (	)	0	C	0	<u>ე</u> 0.00%
	Equity		0	0	)	0	0	0.00%	0	(	0	0	0	0	0.00%	0	) (	)	0	C	0	<u>ე</u> 0.00%
	Securitisation																					
	Other exposures		0	0 0	)	0	0 (	0.00%	0	(	0	0	0	0	0.00%	0	) (	)	0	C	0	0.000 د
	Standardised Total		0	0		0	0	0.00%	0			0	0	0	0.00%	0			0	0	0	0.00%



		Danske Bank																			
			12	13	14 15	16	17	18	19	20	21	22	23 24	25	26	27	28	29	30	31	32
												Baseline Scenari	0								
					31/12/	2021						31/12/2022						31/12/2023			
RowN um		(mln E	Stage 1 exposur	re Stage 2 exposure Stage 3	Stock B exposure provisio Stage 1 ex	of Stock of provisions for prosure Stage 2 expos	Stock of provisions for ure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expo	Coverage Ratio Stage 3 exposu	- Stage 1 expo	osure Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks		0 0	0	0	0	0.00%		0	0	0	0 0	0.00	%	0	0	)	0	(	ე 0.00%
170		Central governments		0 0	0	0	0	0.00%		0	0	0	0 0	0.00	%	0	0	)	0	(	0.00%
171		Regional governments or local authorities		0 0	0	0	0	0.00%		0	0	0	0 0	0.00	%	0	0	)	0	(	ر 0.00%
172		Public sector entities		0 0	0	0	0	0.00%		0	0	0	0 0	0.00	%	0	0	)	0	(	J 0.00%
173		Multilateral Development Banks		0 0	0	0	0	0.00%		0	0	0	0 0	0.00	%	0	0	)	0	(	0.00%
174		International Organisations		0 0	0	0	0	0.00%		0	0	0	0 0	0 0.00	%	0	0	)	0	C	0.00%
175		Institutions		0 0	0	0	0	0.00%		0	0	0	0 0	0 0.00	%	0	0	)	0	C	ر 0.00%
176		Corporates		0 0	0	0	0	0.00%		0	0	0	0 0	0 0.00	%	0	0	0	0 0	(	0.00%
177		of which: SME		0 0	0	0	0	0.00%		0	0	0	0 0	0 0.00	%	0	0	)	0 0	(	0.00%
178		Retail		0 0	0	0	0	0.00%		0	0	0	0 0	0 0.00	%	0	0	)	0 0	C	0.00%
179	N.A.	of which: SME		0 0	0	0	0	0.00%		0	0	0	0	0 0.00	70	0	0	)	0	(	0.00%
180		Secured by mortgages on immovable property		0 0	0	0	0	0.00%		0	0	0	0	0.00	70	0	0		0	l (	0.00%
181		of which: SME		0 0	0	0	0	0.00%		0	0	0	0 0	0.00		0	0		0 0		0.00%
182		Items associated with particularly high risk		0 0	0	0	0	0.00%		0	0	0		0.00		0	0		0 0		0.00%
104		Covered bonds		0 0	0	0	0	0.00%	1	0	0	0		0.00	70	0	0		0		0.00%
105		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00%		0	0	0		0.00		0	0		0 0		0 0.00% 0 0.00%
105		Collective investments undertakings (CIU)			0	0	0	0 0.00%	<del></del>	0	0	0		0 0.00		0	0	) 			0.00%
100		Equity Securitisation		O O	U	U	U	0.00%		U .		U .	U U	0.00	70	U	U		0		0.00%
107					0	0	0	0 0.00%		0	0	0		0 0 00	0/0	0			0		0.00%
100		Other exposures Standardised Total			0	0	0	0.00%		n ,	0	0		0 0.00	70	0	0		0		0.00%
109		Standardised Total		U U	<u> </u>	<u> </u>		0.00%	'	<u>'</u>	<u> </u>	U .	<u> </u>	0.00	70	U .	0	<u>'l</u>	<u>,                                    </u>	1	0.00%

											<b>Baseline Scenario</b>									
					31/12/2021						31/12/2022						31/12/2023			
RowN um		(mln EUR	Stage 1 exposure Stage 2 expo	sure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for prostage 2 exposure Stage	Stock of ovisions for e 3 exposure		tage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks	0	0 (	0	0	0	0.00%	0	0 0	0	C	0	0.00%	6 0	0	0 (		0	0.00%
191		Central governments	0	0 (		0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0 0		0	0.00%
192		Regional governments or local authorities	0	0 (		0	0	0.00%	0	0 0	0		0	0.00%	0	0	0 0			0.00%
193		Public sector entities	0	0 (			0	0.00%	0	0 0	0		0	0.00%	0 0	0	0 0			0.00%
194		Multilateral Development Banks	0	0 (		0	0	0.00%	0	0 0	0		0	0.00%	0 0	0	0 (			0.00%
195		International Organisations	0	0 (		0	0	0.00%	0	0 0	0		0	0.00%	0	0	0			0.00%
196		Institutions	0	0 (		0	0	0.00%	0	0 0	0		0	0.00%	0 0	0	0			0.00%
19/		Corporates	0	0 (		0	0	0.00%	0	0 0	0		0	0.00%	0	0	0		0	0.00%
198		of which: SME	0	0 (		0	0	0.00%	0	0 0	0		0	0.00%	0	0	0		0	0.00%
199	N. A	Retail	0	0 (	(	0	0	0.00%	0	0 0	0	C	0	0.00%	0	0	0 (		0	0.00%
200	N.A.	of which: SME	0	0 (	(	0	0	0.00%	0	0 0	0	C	0	0.00%	0	0	0 (		0	0.00%
201		Secured by mortgages on immovable property	0	0 (		0	0	0.00%	0	0 0	0	C	0	0.00%	0	0	0 (		0	0.00%
202		of which: SME	0	0 (	0	0	0	0.00%	0	0 0	0	C	0	0.00%	0	0	0 (		0	0.00%
203		Items associated with particularly high risk	0	0 (	0	0	0	0.00%	0	0 0	0	C	0	0.00%	0	0	0 (		0	J 0.00%
204		Covered bonds	0	0 (	0	0	0	0.00%	0	0 0	0		0	0.00%	0	0	0 (	(	0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0.00%	0	0 0	0	C	0	0.00%	6 0	0	0		0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0	0	0.00%	0	0 0	0	C	0	0.00%	6 0	0	0		0	ე 0.00%
207		Equity Securitisation	0	0 (	0	0	0	0.00%	0	0 0	0		0	0.00%	6 0	0	0 (		0	ე 0.00%
208		Securitisation																		
209		Other exposures	0	0 (	0	0	0	0.00%	0	0 0	0	C	0	0.00%	6 0	0	0		0	0.00%
210		Standardised Total	0	0 0	0	0	0	0.00%	0	0 0	0	0	0	0.00%	0	0	0		0	0.00%

											<b>Baseline Scenario</b>							
					31/12/2021						31/12/2022					31/12/2023		
RowN um			Stage 1 exposi	re Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure St	Stock of provisions for tage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expo	Coverage Ratio - Stage 3 exposure
211		Central banks		0 0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0 0.00%
212		Central governments		0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0 0.00%
213		Regional governments or local authorities		0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0 0.00%
214		Public sector entities		0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0 0.00%
215		Multilateral Development Banks		0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0 0.00%
216		International Organisations		0 0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0 0.00%
217		Institutions		0 0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0 0.00%
218		Corporates		0 0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0	C	0	0 0.00%
219		of which: SME		0 0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0	C	0	0 0.00%
220		Retail		0 0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0 0.00%
221	N.A.	of which: SME		0 0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0 0.00%
222		Secured by mortgages on immovable property		0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0 0.00%
223		of which: SME		0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0.00%
224		Items associated with particularly high risk		0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0 0.00%
225		Covered bonds		0 0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0	0 0.00%
226		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0	C	0	0.00%
227		Collective investments undertakings (CIU)		0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0	(	0	0.00%
228		Equity		0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0	C	0	0.00%
229		Securitisation																
230		Other exposures		0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0	C	0	0.00%
231		Standardised Total		0 0	0	0	0	0.00%	0	0 0	0	0	0.00%	0	0	0	0	0.00%

		Danske Bank										
			33 34	35 36	37 38	39 40	40 41 42	43 44 45	46	47 48 49	50 51	52 53
								Adverse Scenario				
				31/12/202				31/12/2022			31/12/2023	
RowN um		(mln EUR,		Stock of provisions for Stage 1 expos	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposu	Coverage Ratio - Stage 3 exposure	exposure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure
1		Central banks	38,656	2,627 19	0 31	2 10.79%	37,168 4,079	55 0 48	5 10.86%	36,076 5,125	102 0 66	66 11 10.85%
2		Central governments	6,627	285 2	0 4	0 9.67%	6,437 465	11 0 7	9.58%	6,275 611	27 0 10	J 9.73%
3		Regional governments or local authorities	3,808	186 1	0 2	0 8.91%	3,687 300	7 0 4	7.86%	3,583 393	19 0	5 2 7.84%
4		Public sector entities	69	9 0	0 0	0 4.05%	65 13	0 0	5.56%	61 16	1 0	J 0 5.88%
5		Multilateral Development Banks	5	0 0	0	0.00%	5 0	0 0	7.60%	5 0	0 0	J 0 7.58%
6		International Organisations	0	0 0	0 0	0.00%	0 0	0 0	0.00%	0 0	0 0	0 0.00%
7		Institutions	227	16 0	0 0	0 13.42%	218 25	1 0 1	19.56%	212 30	1 0	1 0 21.49%
8		Corporates	2,123	583 615	12 28 2	224 36.52%	1,854 774 6	93 8 33 24	7 35.64%	1,717 846	758 7 3r	265 265 34.96%
9		of which: SME	1,047	311 437	9 20 1	175 40.14%	918 393 4	84 6 25 19	39.82%	855 417	522 5 26	26 206 39.54%
10		Retail	1,719	603 211	1 15	60 28.59%	1,663 616 2	54 1 16 6	7 26.28%	1,654 584	294 1 1	5 73 24.80%
11	Danske Bank	of which: SME	828	332 149	0 8	34 23.09%	809 325 1	75 0 8 3	3 21.93%	807 302	200 0 5	8 42 21.19%
12		Secured by mortgages on immovable property	5,101	529 148	3 18	36 24.60%	4,987 608 1	83 2 20 4	4 24.11%	4,930 633	215 2 2*	1 51 23.76%
13		of which: SME	2,062	132 28	1 5	7 24.69%	2,016 167	39 1 6 1	24.71%	2,003 171	48 0 6	6 12 24.67%
14		Items associated with particularly high risk	22	12 16	0 1	9 54.83%	21 11	18 0 1 1	52.80%	21 11	19 0	1 10 51.73%
15		Covered bonds	0	0	0 0	0.00%	0	0 0	0.00%	0 0	0 0	J 0 0.00%
16		Claims on institutions and corporates with a ST credit assessment	0	0	0	0.00%	0 0	0 0	0.00%	0 0	0 0	0 0.00%
17		Collective investments undertakings (CIU)	0	0 0	0 0	0.00%	0 0	0 0	0.00%	0 0	0 0	0 0.00%
18		Equity	0	0	0 0	0.00%	0 0	0 0	0.00%	0 0	0 0	0 0.00%
19		Securitisation										
20		Other exposures	0	8 0	0 646	0.00%	0 8	0 0 852	0.00%	0 8	0 0 1,055	68     0     0.00%       3     415     28.86%
21		Standardised Total	58,356	1,858	17 745 3	33 32.85%	56,105 6,899 1,22	23 11 981 37	30.69%	54,534 8,257	1,437 9 1,213	415 28.86%

												Adverse Scenar	io								
						31/12/2021						31/12/2022						31/12/2023			
																	T				
RowN um		(mln EUR, %)	Stage 1 exposure S	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exp	Stock of osure provisions for Stage 1 exposu	Stock of provisions for e Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposur	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of ovisions for le 3 exposure	Coverage Ratio - Stage 3 exposure
22		Central banks	0	0	0	0	0	0	0.00%	C	0	0	0	0	0.000	% 0	0	0	0	0	0.00%
23		Central governments	4,905	134	0	0	2	0	2.59%	4,798	235	6	0	5	1 10.639	% 4,690 3.	32 1	7 (	8	2	10.68%
24		Regional governments or local authorities	2,389	74	0	0	1	0	7.80%	2,334	126	4	0	3	0 8.729	% 2,274 1	79 1	1 (	) 4	1	8.80%
25		Public sector entities	0	0	0	0	0	0	0.00%	C	0	0	0	0	0.000	% 0	0	0	0	0	0.00%
26		Multilateral Development Banks	0	0	0	0	0	0	0.00%	C	0	0	0	0	0.000	% 0	0	0	0	0	0.00%
27		International Organisations	0	0	0	0	0	0	0.00%	C	0	0	0	0	0.00	% 0	0	0	0	0	0.00%
28		Institutions	1	0	0	0	0	0	23.55%	1	1	0	0	0	0 34.55°	% 1	1	0	0	0	35.91%
29		Corporates	61	17	1	0	0	0	13.06%	52	25	3	0	0	0 13.419	% 46	28	4 (	0	1	13.55%
30		of which: SME	0	0	0	0	0	0	46.91%	C	0	0	0	0	0 34.159	% 0	0	0	0	0	33.48%
31		Retail	26	35	6	0	0	0	3.45%	25	34	9	0	0	0 3.389	% 24	32 1	1	0	0	3.35%
32	DENMARK	of which: SME	1	0	0	0	0	0	2.93%	1	0	0	0	0	0 3.069	% 1	1	0	0	0	3.13%
33		Secured by mortgages on immovable property	152	8	1	0	0	0	18.97%	148	11	2	0	0	0 19.499	% 145	.5	2	0	0	19.97%
34		of which: SME	0	0	0	0	0	0	0.00%	C	0	0	0	0	0.00	% 0	0	0	0	0	0.00%
35		Items associated with particularly high risk	0	0	0	0	0	0	2.27%	C	0	0	0	0	0 13.60	% 0	0	0	0	0	15.99%
36		Covered bonds	0	0	0	0	0	0	0.00%	C	0	0	0	0	0.00	% 0	0	0	0	0	0.00%
37		Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	C	0	0	0	0	0.00	% 0	0	0	0	0	0.00%
38		Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	C	0	0	0	0	0.000	% 0	0		0	0	0.00%
39		Equity	0	0	0	0	0	0	0.00%	C	0	0	0	0	0.00	% 0	0	0 (	0	0	0.00%
40		Securitisation																			
41		Other exposures	0	6	0	0	435	0	0.00%	C	6	0	0 54	-2	0.000	% 0	6	0 (	650	0	0.00%
42		Standardised Total	7,534	274	8	0	439	1	6.75%	7,358	436	23	0 55	1	2 8.519	<b>7,179</b> 59	3 4!	5 0	663	4	0.00% <b>9.18%</b>

											Adverse Scenario	0							
				31/12/2021							31/12/2022					31/12/2023			
vN n	(mln EUR, <sup>o</sup>		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Rations Stage 3 exposu	Stage 1 exposure Stage 2 exposure	ure Stage 3 exposu	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
3	Central banks	5,328	155 0	C	0 2	. (	0.00%	5,208	27	4	2	0 4	0 10.89	5,078	400	5	0	5 1	10.86%
1	Central governments	338	3 11 0	C	0	(	0.00%	329	2	0	1	0 0	0 10.64	1% 319	29	1	0	1 0	10.68%
5	Regional governments or local authorities	300	10 0	C	0	(	2.49%	291	1	8	1	0 0	0 2.50	0% 282	25	2	0	0	2.51%
5	Public sector entities	17	0 0	C	0	(	0.00%	12		1	0	0 0	0 5.78	3% 11	1	0	0	0	5.98%
7	Multilateral Development Banks		0 0	C	0		0.00%	0		0	0	0 0	0.00	0%	0	0	0	0	0.00%
3	International Organisations		0 0	C	0		0.00%	0		0	0	0 0	0.00	0%	0	0	0	0	0.00%
	Institutions		0 0	C	0		0.00%	0		0	0	0 0	0.00	0%	0	0	0	0	0.00%
	Corporates	29	14 1	C	0		26.69%	24	1	8	2	0 0	0 20.02	2% 20	21	3	0	0	16.26%
	of which: SME		0 0	C	0		0.00%	0		0	0	0 0	0.00	0%	0	0	0	0	0.00%
2	Retail		11 1	C	0	(	8.63%	7	1	0	2	0 0	0 8.88	7	10	3	0	0	9.00%
SWEDEN	of which: SME		. 0 0	C	0	(	48.48%	1		0	0	0 0	0 39.32	2% 1	0	0	0	0	34.45%
1	Secured by mortgages on immovable property	39	25 4	C	0 1	. 1	18.05%	36	2	5	7	0 1	1 17.73	35	24	10	0	1 2	17.61%
5	of which: SME	2:	7 17 3	C	0	)	17.96%	26	1	7	5	0 0	1 17.35	5% 25	16	6	0	0 1	17.11%
5	Items associated with particularly high risk		0 0	C	0		0.00%	0		0	0	0 0	0.00	0%	0	0	0	0	0.00%
7	Covered bonds		0 0	C	0		0.00%	0		0	0	0 0	0.00	0%	0	0	0	0	0.00%
3	Claims on institutions and corporates with a ST credit assessment		0 0	C	o c	(	0.00%	0		0	0	0 0	0.00	0%	0	0	0	0	0.00%
	Collective investments undertakings (CIU)		0 0	C	0	)	0.00%	0		0	0	0 0	0.00	0%	0	0	0	0	0.00%
	Equity		0 0	C	0	(	0.00%	0		0	0	0 0	0.00	0%	0	0 (	0	0 0	0.00%
	Securitisation																		
2	Other exposures		1 0	C	51	. (	0.00%			1	0	0 51	0.00		1	0	0 5	1 0	0.00%
3	Standardised Total	6,054	227 6	0	55	1	. 18.16%	5,907	36	7 14	4	0 56	2 15.06	% 5,753 5	511	23	5	3	13.51%

												Adverse Scenario								
					31/12/2021							31/12/2022						31/12/2023		
	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Sta	age 2 exposure	Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for re Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	e Stage 2 exposure	e Stage 3 exposur	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposur
	Central banks	6,612	488	3	4 (	)	3 0	10.28%	6,331	763	10	0	7	1 10.67%	6,169	9 91	5 1	9 0 1	.0	2 10.75
	Central governments	764	55	5	0		1 0	10.48%	731	86	5	0	1	0 8.23%	71:	1 10	4	5 0	1	0 8.09°
	Regional governments or local authorities	1,097	102	2	1		0	9.17%	1,041	156	3	0	1	0 7.79%	1,006	6 18	7	7 0	1	1 7.620
	Public sector entities	57	8	3	0		0	4.05%	53	12	2	0	0	0 5.55%	50	0 1	5	1 0	0	0 5.880
	Multilateral Development Banks		0	)	0		0	0.00%	0	0		0	0	0.00%	(	0	0	0	0	0.000
	International Organisations		0	)	0		0	0.00%	0	0	(	0	0	0.00%	(	0	0	0	0	0.000
	Institutions	(	0	)	0		0	19.91%	0	0	)	0	0	0 19.67%	(	0	0	0	0	0 19.549
	Corporates	548	184	1 6	3		18	28.29%	484	235	77	7 1	4 2	0 26.48%	453	3 25	1 9	2 1	4 2	.3 25.03°
	of which: SME	295	93	5	50		2 16	32.58%	265	115	59	1	3	8 30.79%	25:	1 12	0 6	7 1	3 2	.0 29.349
	Retail	790	349	8	34 (	)	7 12	14.53%	766	344	114	0	7 1	6 13.76%	774	4 30	7 14	2 0	6 1	.9 13.38
FINLAND	of which: SME	317	243	6	58	)	5	13.87%	314	223	90	0	5 1	2 13.66%	32:	1 19	6 11	0	4 1	.5 13.58
	Secured by mortgages on immovable property	1,770	71	1	.0	)	1 1	10.66%	1,754	82	. 15	0	1	2 11.81%	1,759	9 7	4 1	8 0	1	2 12.459
	of which: SME	1,764	70	) 1	.0	)	1 1	10.66%	1,749	81	. 15	0	1	2 11.82%	1,754	4 7	3 1	8 0	1	2 12.470
	Items associated with particularly high risk	(	0	)	0		0	32.86%	0	0	)	0	0	0 31.61%	(	0	0	0	0	0 31.00
	Covered bonds	(	0	)	0	)	0	0.00%	0	0	)	0	0	0.00%	(	0	0	0	0	0.000
	Claims on institutions and corporates with a ST credit assessment		0	)	0	)	0	0.00%	0	0	)	0	0	0.00%	(	0	0	0	0	0.000
	Collective investments undertakings (CIU)		0		0		0	0.00%	0	0	(	0	0	0.00%	(	0	0	0	0	0.000
	Equity		0		0		0	0.00%	0	0	(	0	0	0.00%	(	0	0	0	0	0.000
	Securitisation																			
	Other exposures				0	120	5 0	0.00%	0	1		0 2	25	0.00%	(	0	1	0 32	3	0.000
	Standardised Total	11,639	1,258	16	3	142	32	19.52%	11,160	1,678	222	2 1 24	45 39	9 17.77%	10,923	1,85	4 28	4 1 34	6 4	7 16.68%



		Danske Bank																				
			33	34	35	36	37	38	39	40 4	1 42	43	44	45	46	47	48	49	50	51	52	53
												Adverse Scenari	0									
						31/12/2021						31/12/2022							31/12/2023			
RowN um		(mln E	Stage 1 exposu	re Stage 2 exposu	re Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 e	exposure Stage 3 exposur	Stock of re provisions for Stage 1 exposur	Stock of provisions for Stage 2 exposure S	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
85		Central banks	1	64	5	0 0	0	0	0.00%	161	8	0	0 0	0	10.89%	157	12	2 0	0	0	0	10.86%
86		Central governments	1	.39	5	0 0	0	0	0 4.57%	135	9	0	0 0	0	9.83%	131	12	2 1	0	0	0	9.90%
87		Regional governments or local authorities		0	0	0 0	0	0	0.00%	0	0	0	0 0	0	0.00%	0	C	0	0	0	0	0.00%
88		Public sector entities		0	0	0 0	0	0	0.00%	0	0	0	0 0	0	0.00%	0	(	0	0	J 0'	0	0.00%
89		Multilateral Development Banks		0	0	0 0	0	0	0.00%	0	0	0	0 0	0	0.00%	0	(	0	0	<u>ر</u> 0′	0	0.00%
90		International Organisations		0	0	0 0	0	0	0.00%	0	0	0	0 0	0	0.00%	0	(	0	0	<u>, 0</u>	0	0.00%
91		Institutions		49	2	0	0	0	0 6.90%	48	3	0	0	0	6.93%	46	2	4 0	0	<u>/</u> 0'	0	6.98%
92		Corporates		14	5	0	0	0	0 29.20%	11	8	1	0	0	30.08%	9	8	3	0	<u>/</u> 0'	0	30.65%
93		of which: SME		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	(	0	0	<u>/</u> 0'	0	0.00%
94		Retail		4	12	1	0	0	0 23.98%	4	11	2	0	0	15.93%	3	11	1 3	0	<u>/</u> 0'	0	12.71%
95	NORWAY	of which: SME		0	1	0 0	0	0	0.00%	0	1	0	0 0	0	0.00%	0	1	1 0	0	<u>/</u> 0'	0	0.00%
96		Secured by mortgages on immovable property		0	2	0 0	0	0	0 12.03%	0	2	0	0 0	0	12.07%	0	2	2 0	0	<u>/</u> 0'	0	12.14%
97		of which: SME		0	0	0 0	0	0	0.00%	0	0	0	0 0	0	0.00%	0	(	0	0	<u>/</u> 0'	0	0.00%
98		Items associated with particularly high risk		0	0	0 0	0	0	0.00%	0	0	0	0 0	0	0.00%	0	(	0	0	<u>/</u> 0'	0	0.00%
99		Covered bonds		0	0	0 0	0	0	0.00%	0	0	0	0 0	0	0.00%	0	(	0	0	<u>/</u> 0'	0	0.00%
100		Claims on institutions and corporates with a ST credit assessment		0	0	0	0	0	0.00%	0	0	0	0 0	0	0.00%	0	(	0	0	<u>/</u> 0'	0	0.00%
101		Collective investments undertakings (CIU)		0	0	0	0	0	0.00%	0	0	0	0	0	0.00%	0	(	0	0	<u>/</u> 0'	0	0.00%
102		Equity		0	0	0 0	0	0	0.00%	0	0	0	0 0	0	0.00%	0	0	0	0	0'	0	0.00%
103		Securitisation																				

											Adverse Scenario								
				31/12/2021							31/12/2022					31/12/2023			
lowN um	(mln EUR, %)		Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure Stage 2 exposu	re Stage 3 exposure	Stock of e provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
106	Central banks	21,082	614 0	0	11	C	0.00%	20,604	1,08	4	8	0 15 1	1 10.899	6 20,091 1,	584 2	21 (	) 2	3	2 10.86%
107	Central governments	187	7 5 0	0	0	C	0.00%	183	1	.0	0 (	0 0	1.629	<b>6</b> 178	14	1	)	0	0 1.62%
108	Regional governments or local authorities		0 0	0	0	C	0.00%	0		0	0 (	0 0	0.009	<b>%</b> 0	0	0 (	)	0	0.00%
109	Public sector entities		0 0	0	0	C	0.00%	0		0	0 (	0 0	0.009	<b>%</b> 0	0	0	)	0	0.00%
110	Multilateral Development Banks		0 0	0	0	C	0.00%	0		0	0 (	0 0	0.009	<b>%</b> 0	0	0	)	0	0.00%
111	International Organisations		0 0	0	0	C	0.00%	0		0	0	0 0	0.009	<b>%</b>	0	0	)	0	0.00%
112	Institutions		0 0	0	0	C	0.00%	0		0	0 (	0 0	0.009	<b>%</b> 0	0	0	)	0	0.00%
113	Corporates		0 0	0	0	C	7.52%	0		0	0	0 0	7.609	<b>%</b>	0	0	)	0	0 7.87%
114	of which: SME		0 0	0	0	C	0.00%	0		0	0	0 0	0.009	<b>%</b>	0	0	)	0	0.00%
115	Retail		0 0	0	0	C	26.34%	0		0	0 (	0 0	35.439	<b>%</b> 0	0	0	)	0	0 40.19%
UNITED KINGDOM	of which: SME		0 0	0	0	C	0.00%	0		0	0	0 0	0.009	<b>%</b>	0	0	)	0	0.00%
117	Secured by mortgages on immovable property	1	1 0 1	0	0	C	3.60%	1		0	1	0 0	3.609	<b>/</b> 6	0	1	)	0	0 3.60%
118	of which: SME		0 0	0	0	C	0.00%	0		0	0	0 0	0.009	<b>6</b>	0	0	)	0	0.00%
119	Items associated with particularly high risk		0 0	0	0	C	12.13%	0		0	0	0 0	21.779	<b>%</b>	0	0	)	0	0 25.70%
120	Covered bonds		0 0	0	0	C	0.00%	0		0	0	0 0	0.009	<b>%</b>	0	0	)	0	0.00%
121	Claims on institutions and corporates with a ST credit assessment		0 0	0	0	C	0.00%	0		0	0	0 0	0.00	<b>6</b> 0	0	0	)	0	0.00%
122	Collective investments undertakings (CIU)		0 0	0	0	C	0.00%	0		0	0 (	0 0 0	0.00	<b>6</b> 0	0	0 (	)	0	0.00%
123	Equity	(	0 0	0	0	C	0.00%	0		0	0 (	0 0 0	0.00	<b>6</b> 0	0	0 (		0	0.00%
124	Securitisation																		
125	Other exposures	(	0 0	0	0	C	0.00%	0		0	0 (	0 0 0	0.00		0	0 (		0	0.00%
126	Standardised Total	21,270	620 1	0	11	0	3.76%	20,788	1,09	4 1	LO	0 15 1	9.92%	<b>6</b> 20,270 1,5	99 2	2 0	2	3	2 10.23%

											Adverse	se Scenario								
					31/12/2021						31/1	12/2022						31/12/2023		
N		Stage 1 exp	posure Stag	ge 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposur	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 ex	Sto posure provis Stage 1	ock of isions for 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposur	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 expos	Coverage Ratio - Stage 3 exposure
	Central banks		4,103	1,042 12	0	1	.1	11.11%	3,643	1,487	26	0	16 3	10.99%	3,427	1,68	36 43		0 21	5 10.93%
	Central governments		287	72 1	0		1	11.05%	256	103	1	0	0 0	11.00%	242	1:	17		0	0 10.979
	Regional governments or local authorities		0	0 0	0		0 (	0.00%	0	0	0	0	0 0	0.00%	0		0 (		0	0.009
	Public sector entities		0	0 0	0		0	0.00%	0	0	0	0	0 0	0.00%	0		0		0	0.00%
	Multilateral Development Banks		5	0 0	0		0	0.00%	5	0	0	0	0 0	7.60%	5		0		0	0 7.58%
	International Organisations		0	0 0	0		0	0.00%	0	0	0	0	0 0	0.00%	0		0		0	0.009
	Institutions		171	13 0	0		0 (	11.15%	163	20	1	0	1 0	14.53%	159		23		0 1	0 16.899
	Corporates		1,156	313 380	9	2	138	36.27%	1,005	415	429	6	25 155	36.11%	928	4.	55 466		4 27	168 36.029
	of which: SME		730	210 322	8	1	.8 116	35.95%	634	267	360	5	22 131	36.44%	587	28	388		4 23	143 36.75°
	Retail		846	180 111	0		7 45	41.05%	822	197	117	0	8 48	40.73%	810	20	03 124		0 8	50 40.449
GERMANY	of which: SME		495	83 79	0		2 25	31.09%	481	93	83	0	3 26	30.98%	473	(	97 86		0 3	27 30.89%
<u> </u>	Secured by mortgages on immovable property		3,073	405 122	3	1	.5	24.47%	2,989	465	146	2	17 35	24.34%	2,936	49	95 169		2 18	41 24.179
	of which: SME		261	43 13	1		4	33.68%	233	67	17	0	4 6	34.40%		{	30 2:		5	7 34.659
	Items associated with particularly high risk		22	12 16	0		1	54.94%	21	11	18	0	1 10	52.94%	20	;	10 19		0 1	10 51.899
	Covered bonds		0	0 0	0		0 (	0.00%	0	0	0	0	0 0	0.00%	0		0 (		0	0.009
	Claims on institutions and corporates with a ST credit assessment		0	0 0	0		0	0.00%	0	0	0	0	0 0	0.00%	0		0		0	0.00%
	Collective investments undertakings (CIU)		0	0 0	0		0 (	0.00%	0	0	0	0	0 0	0.00%	0		0 (		0	0.00%
	Equity		0	0 0	0		0 (	0.00%	0	0	0	0	0 0	0.00%	0		0 (		0	0.00%
	Securitisation																			
	Other exposures		0	0 0	0		0 (	0.00%	0	0	0	0	0 0	0.00%	0		0 (		0	0.00%
	Standardised Total		9,663	2,036 642	12	5	6 223	34.81%	8,904	2,699	738	8	69 251	33.98%	8,527	2,99	00 824		5  76	274 33.22%

											Adverse Scenario							
					31/12/2021						31/12/2022					31/12/2023		
N		Stage 1 ex	kposure Stage 2 exposu	re Stage 3 exposur	Stock of re provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposur	e Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for e Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 e	posure Stage 3 exposu	Stock of Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks		0	0	0	0	0 (	0.00%	0	0	0 0	0	0.00%	0	0	0 0		0.00%
	Central governments		0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0 0		0.00%
	Regional governments or local authorities		0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0 0		0.00%
	Public sector entities		0	0	0	0	0 (	0.00%	0	0	0 0	0	0.00%	0	0	0 0 0	)	0.00%
	Multilateral Development Banks		0	0	0	0	0 (	0.00%	0	0	0 0	0	0.00%	0	0	0 0 0	)	0.00%
	International Organisations		0	0	0	0	0 (	0.00%	0	0	0 0	0	0.00%	0	0	0 0 0		0.00%
	Institutions		0	0	0	0 (	0 (	0.00%	0	0	0 0	0	0.00%	0	0	0 0 0	)	0.00%
	Corporates		0	0	0	0	0 (	0.00%	0	0	0 0	0	0.00%	0	0	0 0 0	)	0.00%
	of which: SME		0	0	0	0	0 0	0.00%	0	0	0 0	0	0.00%	0	0	0 0 0		0.00%
	Retail		0	0	0	0	0 0	0.00%	0	0	0 0	0	0.00%	0	0	0 0 0		0.00%
N.A.	of which: SME		0	0	0	0	0 0	0.00%	0	0	0 0	0	0.00%	0	0	0 0 0		0.00%
	Secured by mortgages on immovable property		0	0	0	0	0 (	0.00%	0	0	0 0	0	0.00%	0	0	0 0 0		0.00%
	of which: SME		0	0	0	0	0 (	0.00%	0	0	0 0	0	0.00%	0	0	0 0 0		0.00%
	Items associated with particularly high risk		0	0	0	0 (	0 (	0.00%	0	0	0 0	0	0.00%	0	0	0 0 0		0.00%
	Covered bonds		0	0	0	0	0 (	0.00%	0	0	0 0	0	0.00%	0	0	0 0	)	0.00%
	Claims on institutions and corporates with a ST credit assessment		0	0	0	0 (	0 (	0.00%	0	0	0 0	0	0.00%	0	0	0 0 0		0.00%
	Collective investments undertakings (CIU)		0	0	0	0 (	0 (	0.00%	0	0	0 0	0	0.00%	0	0	0 0 0		0.00%
	Equity		0	0	0	0 (	0 (	0.00%	0	0	0 0	0	0.00%	0	0	0 0 0		0.00%
	Securitisation																	
	Other exposures		0	0	0	0 (	0 (	0.00%	0	0	0 0	0	0.00%	0	0	0 0 0		0.00%
	Standardised Total		0	0	0	0	0	0.00%	0	0	0 0	0	0.00%	0	0	0 0 0		0.00%



		Danske Bank																			
			33	34	35 3	37	38	39	40	41	42	43	44 45	46	47	7 48	49	50	51	52	53
												Adverse Scenario									
					31/12	2021						31/12/2022						31/12/2023			
RowN um		(min EU		re Stage 2 exposure Stage 3	Stoc 3 exposure provision Stage 1 e	k of Stock of provisions for provisions for Stage 2 expos	Stock of provisions for ure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock provisions for provisions Stage 2 exposure Stage 3 ex	of s for Stage 3 exposi	o - Stage 1 ex	exposure Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
169		Central banks		0 0	0	0	0	0.00%	(	0 (	0	0	0 0	0.0	0%	0 (		0	0 0	C	0.00%
170		Central governments		0 0	0	0	0	0.00%	(	0	0	0	0	0.0	0%	0		0	0 0	C	0.00%
171		Regional governments or local authorities		0 0	0	0	0	0.00%	(	0	0	0	0	0.0	0%	0		0	0	C	0.00%
172		Public sector entities		0 0	0	0	0	0.00%	(	0	0	0	0 0	0.0	0%	0 (		0	0	C	0.00%
173		Multilateral Development Banks		0 0	0	0	0	0.00%	(	0	0	0	0 0	0.0	0%	0 (	)	0	0 0	C	0.00%
174		International Organisations		0 0	0	0	0	0.00%	(	0	0	0	0 0	0.0	0%	0 (	0	0	0 0	C	0.00%
175		Institutions		0 0	0	0	0	0.00%	(	0 (	0	0	0 0	0 0.0	0%	0 (	0	0	0 0	C	0.00%
176		Corporates		0 0	0	0	0	0.00%	(	0 (	0	0	0 0	0 0.0	0%	0 (	0	0	0 0	C	0.00%
177		of which: SME		0 0	0	0	0	0.00%		0 (	0	0	0 0	0 0.0	0%	0 0	)	0	0 0	C	0.00%
178	NI A	Retail		0 0	0	0	0	0.00%	(	0	0	0	0	0.0	0%	0 0	)	0	0 0	C	0.00%
1/9	N.A.	of which: SME		0 0	0	0	0	0.00%	(	0	0	0	0 0	0 0.0	0 70	0 0	)	0	0 0	C	0.00%
180		Secured by mortgages on immovable property		0 0	0	0	0	0.00%		0	0	0	0 0	0.0	0 7 0	0	)	0	0	C	0.00%
181		of which: SME		0 0	0	0	0	0.00%		0 0	0	0	0 0	0.0		0	) 	0	0 0		0.00%
102		Items associated with particularly high risk Covered bonds			0	0	0	0 0.00%			0	0		0 0.0	0 7 0	0	7	0	0 0		0.00%
103		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0	0 0.00%		0 0	0	0	0 0	0 0.0	0 70	0	<u> </u>	0	0 0		0.00%
105		Collective investments undertakings (CIU)			0	0	0	0 0.00%			0	0		0 0.0		0	7	0	0 0		0.00%
186					0	0	0	0 0.00%	,		0	0		0 0.0			<u> </u>	0	0 0		0.00%
187		Equity Securitisation			U	U .	U .	0.00%						0.0	0 70		7		0		0.00%
188		Other exposures			0	0	0	0.00%		0	0	0		0 00	0%	0	)	0	0		0.00%
189		Standardised Total		0 0	0	0	0	0 0.00%			0	0	ol ol	0.0	0 % <b>0%</b>	0 (		ol .	0 0	0	0.00%

									Adverse Scenario					
					31/12/2021				31/12/2022			31/12/2023	3	
RowN um		(mln EUR	Stage 1 exposure Stage 2 expo	osure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2 exposure	Stock of provisions for Stage 3 exposure	- Stage 1 exposure Stage 2 exposure Stage 3 e	Stock of provisions fo Stage 1 exposi	Stock of Stock of provisions for ure Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure
190		Central banks	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
191		Central governments	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
192		Regional governments or local authorities	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0 0	0	0 0 0	0.00%
193		Public sector entities	0	0		0 0	0.00%		0	0 0.00		0	0 0	0.00%
194		Multilateral Development Banks	0	0		0 0	0.00%		0	0 0.00	% 0 0	0	0 0	0.00%
195		International Organisations	0	0		0 0	0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
196		Institutions	0	0	0	0 0	0.00%		0	0 0.00	% 0 0	0	0 0	0.00%
197		Corporates	0	0	0		0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
198		of which: SME	0	0	0		0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
199	N1 A	Retail	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0	0	0 0	0.00%
200	N.A.	of which: SME	0	0	0		0.00%	0 0	0	0 0.00	% 0 0	0	0 0	0.00%
201		Secured by mortgages on immovable property	0	0	0		0.00%		0	0 0.00	% 0 0	0		0.00%
202		of which: SME	0	0		0 0	0.00%		0	0 0.00	% 0 0	0	0 0	0.00%
203		Items associated with particularly high risk	0	0	0	0 0	0.00%		0	0 0.00	% 0 0	0	0 0	0.00%
204		Covered bonds	0	0	0	0 0	0.00%		0	0 0.00	% 0 0	0	0 0 0	0.00%
205		Claims on institutions and corporates with a ST credit assessment	0	0	0	0 0	0.00%	0 (	0	0 0.00	% 0 0	0	0 0 0	0.00%
206		Collective investments undertakings (CIU)	0	0	0	0 0	0.00%	0 (	0	0 0.00	% 0 0	0	0 0 0	0.00%
207		Equity	0	0	0	0 0	0.00%	0 0	0	0 0.00	% 0 0	0	0 0 0	0.00%
208		Securitisation												
209		Other exposures	0	0	0	0 (	0.00%	0 (	0	0 0.00	% 0 0	0	0 0 0	0 0.00% <b>0 0.00%</b>
210		Standardised Total	0	0		0 0	0.00%	0 0	0	0 0.000	% 0 0	0	0 0 0	0.00%

										Adverse Scenario							
					31/12/2021					31/12/2022					31/12/2023		
RowN um			Stage 1 ex	sposure Stage 2 exposure Stage 3 exposure	Stock of Stock of provisions for Stage 1 exposure Stage 2	ock of Stock of sions for provisions for 2 exposure Stage 3 exposur	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure Stage 2 exposure	e Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of Stock of provisions for Stage 2 exposure Stage 3 exp	Coverage Ratio - Stage 3 exposure
211		Central banks		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
212		Central governments		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
213		Regional governments or local authorities		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
214		Public sector entities		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
215		Multilateral Development Banks		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
216		International Organisations		0 0	0 0	0	0.00%	0	0 0	0 (	0	0.00%	0	0 0		0 0	0 0.00%
217		Institutions		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
218		Corporates		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
219		of which: SME		0 0	0 0	0	0.00%	0	0 0	0 0	0	0.00%	0	0 0		0 0	0 0.00%
220		Retail		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
221	N.A.	of which: SME		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
222		Secured by mortgages on immovable property		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0 0.00%
223		of which: SME		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
224		Items associated with particularly high risk		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
225		Covered bonds		0 0	0 0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
226		Claims on institutions and corporates with a ST credit assessment		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%
227		Collective investments undertakings (CIU)		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%
228		Equity		0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
229		Securitisation															
230		Other exposures		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0 0		0 0	0.00%
231		Standardised Total		0 0	0	0	0.00%	0	0 0	0	0	0.00%	0	0		0 0	0.00%

	BANKING BANKING AUTHORITY			1	2	3	4	2021 E	J-wide S		est: Cro Danske Ban		k COVID	-19 IRE	12	13	14
											a - Actual 2/2020						
Row				<b>Exposui</b> A-IRB	re values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ration Stage 3 exposure
<b>Num</b> 1 2		Central banks Central governments	n EUR, %)	A-IKD	F-IKD	A-IRD	F-IKD		moratoria		moratoria		moratoria	exposure	exposure	exposure	Схрозигс
3 4 5		Institutions Corporates Corporates - Of Which: Specialised Lending		0		0	0 (	0 (	0	C	0		0 0	(	C	0	-
7 8 9	Dancko Bank	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	)	0	0 (	0 (	0	C	0		0 0	(	C	0	-
10 11 12	Danske Bank	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0		0	0	0 (	0	С	0		0 0	(	C	0	-
13 14 15 16		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity Securitisation															
17 18		Other non-credit obligation assets IRB TOTAL		0		0 (	0 (	0 (	0	0	0		0 0	C	0	0	-
											a - Actual 2/2020						
Row					re values		sure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	Stage 3 exposure, of which expired	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rati Stage 3
Num 19 20		Central banks Central governments	n EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure
21 22 23		Institutions Corporates Corporates - Of Which: Specialised Lending		0	)	0	0 (	0 (	0 0	C	0		0 0	(	C	0	-
24 25 26		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0		0	0 (	0 (	0	С	0		0 0	(	) (	0	-
27 28 29	DENMARK	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0	0	0 (	0 (	0	C	0		0 0	(	C	0	-
30 31 32		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME															
33 34 35		Equity Securitisation Other non-credit obligation assets															
36		IRB TOTAL		0	)	0  (	0  (	0  (	0 0	0	0		0 0		0	0	-
									Store 1		2/2020		Stone 2	Stock of	Stock of	Stock of	
Row		(mln	n EUR,%)	<b>Exposu</b> A-IRB	re values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of which expired moratoria	Stage 3 exposure	Stage 3 exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
37 38 39		Central banks Central governments Institutions	TEOR, 70)														
40 41 42		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0	)	0	0	0 (	0	С	0		0 0	(	C	0	-
43 44 45	SWEDEN	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0		0	0	0 (	0	C	0		0 0	(	C	0	-
46 47 48	SWEDEN	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0		0	0	0 (	0	C	0		0 0	(	C	0	-
49 50 51		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity															
52 53 54		Securitisation Other non-credit obligation assets IRB TOTAL		0		0 (	0 (	0 (	0	0	0		0 0	C	0	0	-
											a - Actual						
				Exposui	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	31/12 Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	provisions roi	Coverage Ratio
Row Num		Central banks	n EUR,%)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
56 57 58		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0	)	0	0 (	0 (	0 0	С	0		0 0	(	C	0	-
60 61 62		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0	D	0	0	0 (	0 0	С	0		0 0	(		0	-
63 64 65	FINLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	)	0	0 (	0 (	0	C	0		0 0	(		0	-
67 68 69		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity															
70 71 72		Securitisation Other non-credit obligation assets IRB TOTAL		0		0	0 (	0 (	0	0	0		0 0	C	0	0	-
											a - Actual						
				Exposui	re values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	31/12 Stage 2	2/2020 Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		Central banks	n EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
74 75 76		Central governments Institutions Corporates		0	D	0	0	0 (	0	С	0		0 0	(		0	-
77 78 79 80		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0		0	0 (	0 (	0	C	0		0 0	(		0	-
81 82 83	NORWAY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0	)	0	0 (	0 (	0	С	0		0 0	(	C	0	-
84 85 86 87		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity															
88 89 90		Securitisation Other non-credit obligation assets IRB TOTAL		0		0 (	0 (	0 (	0	0	0		0 0	C	0	0	-
										Morator	a - Actual						
				Exposui	re values	Risk expos	sure amounts	Stored	Stage 1		2/2020 Stage 2	Change	Stage 3	Stock of	Stock of	Stock of provisions for	Coverage Ratio
Row Num			n EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
91 92 93 94		Central banks Central governments Institutions Corporates		n		0	0	0 (	0 0	ſ	n		0 (	(	) (	0	-
95 96 97		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0		0	0 (	0 (	0	C	0		0 0	(		0	-
98 99 100 101	UNITED KINGDOM	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0		0	0 (	0 (	0	C	0		0 0	(	C	0	-
102 103 104		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME															
105 106 107 108		Equity Securitisation Other non-credit obligation assets IRB TOTAL		0		0	0	0	) ^	0	0		0			0	-
100				<u> </u>	'	<u>'</u>	, '	<u>,                                      </u>	<u>,                                    </u>		, ,	ı			, ,	,	1

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										Danske Ban	k					
			1	2	3	4	5	6	7	8	9	10	11	12	13	14
									Morato	ria - Actual						
									31/1	.2/2020						
			Expos	sure values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
Row Num		(mln EUR	, %)	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
109		Central banks														
110		Central governments														
111		Institutions														
111 112 113 114 115 116		Corporates		0	0	)	0	0 0		0		0	0	0		0 -
113		Corporates - Of Which: Specialised Lending														
114		Corporates - Of Which: SME														
115		Retail		0	0	)	0	0 0		0 0		0	0	C		0 -
116		Retail - Secured on real estate property														
117	GERMANY	Retail - Secured on real estate property - Of Which: SME														
118	GLIGIANI	Retail - Secured on real estate property - Of Which: non-SME		0	0	)	0	0 0		0 0		0	0	0		0 -
117 118 119 120 121 122 123 124 125		Retail - Qualifying Revolving														
120		Retail - Other Retail														
121		Retail - Other Retail - Of Which: SME														
122		Retail - Other Retail - Of Which: non-SME														
123		Equity														
124		Securitisation														
		Other non-credit obligation assets														
126		IRB TOTAL		0	<u>)</u> (	)	U	0		U  0		U (	<u>)                                    </u>			υ <u> </u> -

									Morator	ia - Actual						
									31/1	2/2020						
			Exposi	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
127		Central banks														
128		Central governments														
129		Institutions														
130		Corporates		0	0	0	0	0	(	0	(	0	0	0	0	-
131		Corporates - Of Which: Specialised Lending														
132		Corporates - Of Which: SME														
133		Retail		0	0	0 (	0	0	(	0	(	0	0	0	0	-
134		Retail - Secured on real estate property														
135	N.A.	Retail - Secured on real estate property - Of Which: SME														
136	N.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (	) (	0	(	0	(	0	0	0	0	-
137		Retail - Qualifying Revolving														
138		Retail - Other Retail														
139		Retail - Other Retail - Of Which: SME														
140		Retail - Other Retail - Of Which: non-SME														
141		Equity														
142		Securitisation														
143		Other non-credit obligation assets														
144		IRB TOTAL		0				0	(	0	(	0	0	0	0	-

									Morato	ria - Actual						
									31/1	.2/2020						
			Exposi	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
145		Central banks														
146		Central governments														
147		Institutions														
148		Corporates		0 (	) (	0 (	0	0 0		0 0		0	0	0	0	-
149		Corporates - Of Which: Specialised Lending														
150		Corporates - Of Which: SME														
151		Retail		0 (	) (	0 (	0	0 0		0 0		0	0	0	0	-
152		Retail - Secured on real estate property														
153	N.A.	Retail - Secured on real estate property - Of Which: SME														
154	IN.A.	Retail - Secured on real estate property - Of Which: non-SME		0	0	0 (	0	0 0		0		0	0	0	0	-
155		Retail - Qualifying Revolving														
156		Retail - Other Retail														
157		Retail - Other Retail - Of Which: SME														
158		Retail - Other Retail - Of Which: non-SME														
159		Equity														
160		Securitisation														
161		Other non-credit obligation assets														
162		IRB TOTAL		0 (	)  (			0		0		0	0	0	0	-

									Morato	ria - Actual						
									31/1	.2/2020						
			Exposi	ure values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio Stage 3
Row Num		(mln EUR, %	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
163		Central banks														
164		Central governments														
165		Institutions														
166		Corporates		0	) (	0	0	0		0 0	(	0	0	(	C	0 -
167		Corporates - Of Which: Specialised Lending														
168		Corporates - Of Which: SME														
169		Retail		0	) (	0	0	0		0	(	0	0	(	)	0 -
170		Retail - Secured on real estate property														
171	N.A.	Retail - Secured on real estate property - Of Which: SME														
172	IV.A.	Retail - Secured on real estate property - Of Which: non-SME		0		0 (	0	0		0 0		O C	0	(	C	0 -
173		Retail - Qualifying Revolving														
174		Retail - Other Retail														
175		Retail - Other Retail - Of Which: SME														
176		Retail - Other Retail - Of Which: non-SME														
177		Equity														
178		Securitisation														
179		Other non-credit obligation assets														
180		IRB TOTAL		0 (				0		0 0		0	0	0	0	0 -

									Morator	ia - Actual						
									31/1	2/2020						
			Exposure	values	Risk exposu	re amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which expired moratoria	exposure	which expired moratoria	exposure	which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181		Central banks														
182		Central governments														
183		Institutions														
184		Corporates	0	0	0	C	0	0	(	0	(	0	0	0	0	-
185		Corporates - Of Which: Specialised Lending														
186		Corporates - Of Which: SME														
187		Retail	0	0	0	C	0	0	(	0	(	0	0	0	0	-
188		Retail - Secured on real estate property														
189	N.A.	Retail - Secured on real estate property - Of Which: SME														
190	IV.A.	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	C	0	0	(	0	(	0	0	0	0	-
191		Retail - Qualifying Revolving														
192		Retail - Other Retail														
193		Retail - Other Retail - Of Which: SME														
194		Retail - Other Retail - Of Which: non-SME														
195		Equity														
196		Securitisation														
197		Other non-credit obligation assets														
198		IRB TOTAL	0	0	0	0	0	0	(	0	C	0	0	0	0	-

BA	JROPEAN ANKING JTHORITY			15	16	17	2021 EU	U-wide S		Danske Ban	22 22	COVIE	)-19 IRE	25	26	27	28
											ntees - Actual 2/2020						
W			(mln EUD 0/ )	A TDR	ire values F-IRB	Risk expos	sure amounts F-IRB	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
		Central banks Central governments Institutions	(mln EUR, %)						amount		amount		amount	ехрозите	exposure	exposure	
		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail		70 ( 55	7 3 0 2 1	6 13: 0 (4 12: 0 4	5 0 2 2 2	5 650 0 0 2 58	509 0 50 7	1 (		33	3 ( 0 ( 6 ( 1) (	) () ()	) 0 ) ( 0 (	) 1 ) C ) (	1 2.339 0 - 0 1.989 0 1.359
Dar	nske Bank	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME			2 0	0 :	0	) 2	1 1 0				0 (0		) C 0 (	) 0	0 1.27° 0 1.27° 0 -
		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME			0 7 7 0	0 0 3 0 3 0 0 0	0 3 C	0 1 7 2 7 3 (	6				0 ( 0 ( 0 ( 0 (		)	) C ) C ) (	0 1.37 <sup>6</sup> 0 1.37 <sup>6</sup> 0 -
		Equity Securitisation Other non-credit obligation assets		710	6 20	6 135		5 658	516			33					2.319
		IRB TOTAL		720	<u> </u>	<u> </u>			310	'	intees - Actual	, 3.			,,		2.31
				Exposu	ıre values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of		2/2020 Stage 2 exposure, of	Stage 2	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
		Central governments Institutions Corporates		22	7	0 80		0 281	224	1		) 18	8 (		0 (	0 (	0 1.849
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			1	0 (	) (	) 1	1	(		) (	0 (		0 (	) (	0 1.639
DE	ENMARK	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving			0	0 (	) (	) (	0	(	) (	) (	0 (	)	0 (	) (	) -
		Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME															
		Equity Securitisation Other non-credit obligation assets															
		IRB TOTAL		228	8	0 80	0	281	225		integs - Astrob	18	3 0		0	0	1.849
				Evace	ıre values	Dick avec	sure amounts		Stage 1	31/1	2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	Coverno
		Controlle	(mln EUR, %)	Λ-IDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
		Central banks Central governments Institutions Corporates			2	0			22.5						0		
		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail		43	0	0 39	0	0 303	228	. (		)	0 0		0	0	0 0.899
S	WEDEN	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME			0	0 (	) (	) (	0			) (	0 (0		0 (	) (	) -
		Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME															
		Retail - Other Retail - Of Which: non-SME  Equity Securitisation															
		Other non-credit obligation assets IRB TOTAL		432	2	0 39	0	304	229	•	0		2 0		<u>, c</u>	<u>,</u> o	0.919
									Stage 1		ntees - Actual 2/2020 Stage 2		Stage 3	Stock of	Stock of	Stock of	
			(mln EUR, %)	A TDR	re values F-IRB	Risk expos	F-IRB	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ration Stage 3 exposure
		Central banks Central governments Institutions									amount		amount				
		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME  Retail			6	0	1 (	0 6	18				0 (		0 (	0	0 3.32%
F.	INLAND	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME			0	0 (	) (	) (	0			) (	0 0		0 (	) (	) -
		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
		Equity Securitisation Other non-credit obligation assets IRB TOTAL			6 30	6	1	5 32	23	0		) 10			0 '		3.24%
		IND FOIRE			- <sub>1</sub> 30	~ı	. 5	. 32			intees - Actual	. 10		1	1 0	. 0	. 5.24%
				Exposu	ıre values	Risk expos	sure amounts	Shows	Stage 1 exposure, of	31/1	2/2020 Stage 2 exposure, of	Share 3	Stage 3 exposure, of	Stock of	Stock of	Stock of provisions for	Coverage Ratio
		Central banks	(mln EUR, %)	Λ-IDR	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
		Central governments Institutions Corporates		4	8	0 1:	1 (	) 4(	39	C			3 (		0 (	) (	0 3.28%
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail  Retail - Secured on real estate property			2	0 (	) (	) 1	1			) (	0 (		0 (	) (	0 1.55%
N	IORWAY	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail			0	0 (	) (	) C	0	(		) (	0 (	)	) (	) (	) -
		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME  Equity															
		Securitisation Other non-credit obligation assets IRB TOTAL		49	9	0 11	L C	0 41	40	0		) 3	3 0		0 (	) (	3.26
											ntees - Actual						
				Exposu	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	31/12 Stage 2	2/2020 Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
		Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
					0	0 (	) (	) (	0			) (	0 (		0		0 -
		Central governments Institutions Corporates Corporates - Of Which: Specialised Lending			0												
		Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property			0	0 (	) 0	) 0	0	(		) (	0 (		) (	) C	) -
UNITE	ED KINGDOM	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail			0	0 (		) C	0				0 0		0 (	) (	) -
UNITE	ED KINGDOM	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving			0	0 (	) ( ) (	) (	0				0 (		0 (		) -

		-							Danske Ban	k		)-19 IRE				
			15	16	17	18	19	20		ntees - Actual	23	24	25	26	27	2
				ıre values		sure amounts	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	2/2020 Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Stag
	Central banks	(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB		guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	ехро
	Central governments Institutions Corporates		(	0	0	0	0 (			0	C	0		0	0	0 -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME															
GERMANY	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		(	0	0	J				0		J C			J	0 -
GLRMANT	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		(	0	0	0	0 (		0	0	(	0		) (	0 (	0 -
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME															
	Equity Securitisation Other non-credit obligation assets															
	IRB TOTAL		C	D	0	D (			0	0	0	0		<u>,                                    </u>	5 (	0 -
										ntees - Actual						
			Exposu	ıre values	Risk expos	sure amounts	State 4	Stage 1 exposure, of		2/2020 Stage 2 exposure, of	61	Stage 3 exposure, of	Stock of	Stock of	Stock of	Covera
		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stag expo
	Central banks Central governments							amount		amount		amount				
	Institutions Corporates Corporates - Of Which: Specialised Lending		(	0	0	0	0 (	) (	) C	0	C	0	(	) (	0	0 -
	Corporates - Of Which: SME  Retail		(	0	0	0	0 (		) (	0	C	0	) (	) (	0	0 -
N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		(	0	0	0	0 (			0	(	0		0	0	0 -
	Retail - Qualifying Revolving Retail - Other Retail															
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity															
	Securitisation Other non-credit obligation assets IRB TOTAL				0						0					0-
	IND TOTAL			-1		-1	-1								-	<u> </u>
										ntees - Actual 2/2020						
			Exposu	ıre values	Risk expos	sure amounts	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
		(mln EUR, %)	A-IRB	F-IRB	A-IRB	F-IRB	exposure	which guaranteed amount	exposure	guaranteed amount	exposure	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stag expo
	Central banks Central governments Institutions															
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		(	0	0	0	0 (	(	0	0	C	0		) (	0 (	0 -
	Retail  Retail - Secured on real estate property		(	0	0	0	0 (	(	0	0	C	0	(	) (	0 (	0 -
N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		(	0	0	0	0 (	) (	0 0	0	C	0		) (	0	0 -
	Retail - Other Retail  Retail - Other Retail - Of Which: SME															
	Retail - Other Retail - Of Which: non-SME  Equity Securitisation															
				0	0 (	D (			0	0	0	0		) (	0 (	0 -
	Other non-credit obligation assets IRB TOTAL															
									Public guara	ntees - Actual						
								Stage 1		2/2020		Stage 3	Stock of	Stock of	Stock of	
				ire values	1	sure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed		2/2020 Stage 2 exposure, of which	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stage 2	Stage 3	Stag
	IRB TOTAL  Central banks	(mln EUR, %)	<b>Exposu</b> A-IRB	ire values F-IRB	Risk expos	sure amounts F-IRB		exposure, of	31/12 Stage 2	2/2020 Stage 2 exposure, of	Stage 3 exposure	exposure, of	provisions for	provisions for	provisions for	Stag
	Central banks Central governments Institutions Corporates	(mln EUR, %)		1	1	1		exposure, of which guaranteed	31/12 Stage 2	2/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	(mln EUR, %)		1	1	1		exposure, of which guaranteed	31/12 Stage 2	2/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
N. A	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	(mln EUR, %)		1	1	1		exposure, of which guaranteed	31/12 Stage 2	2/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	(mln EUR, %)		1	1	1		exposure, of which guaranteed	31/12 Stage 2	2/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
N.A.	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)		1	1	1		exposure, of which guaranteed	31/12 Stage 2	2/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(mln EUR, %)		1	1	1		exposure, of which guaranteed	31/12 Stage 2	2/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
N.A.	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	(min EUR, %)		1	1	1		exposure, of which guaranteed	31/12 Stage 2	2/2020 Stage 2 exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	(mln EUR, %)		1	1	1		exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stag
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets	(min EUR, %)	A-IRB  ()	1	A-IRB  0 0 0 0 0	1	exposure	exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stace   expo
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets		A-IRB  ()	F-IRB	A-IRB  0 0 0 0 0	F-IRB		Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure	exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed	provisions for Stage 1 exposure	provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 3 exposure  0	Stagexpo  O -  O -  Coverage Stage S
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: Inon-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments	(mln EUR, %)	A-IRB  () () () () () () () () () () () () ()	F-IRB	A-IRB  O  Risk expos	F-IRB	exposure  O O O O  O O O  Stage 1	exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  () () () () () () () () () () () () ()	exposure, of which guaranteed amount  Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3 exposure  0	Stagexpo  O -  O -  O -  Coverage Stage St
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates		A-IRB  () () () () () () () () () () () () ()	F-IRB	A-IRB  O  Risk expos	F-IRB	exposure  O O O O  O O O  Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  () () () () () () () () () () () () ()	exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3 exposure  0	Stagexposition of the control of the
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		A-IRB  () () () () () () () () () () () () ()	F-IRB	A-IRB  O  Risk expos	F-IRB	exposure  O O O O  O O O  Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  () () () () () () () () () () () () ()	exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3 exposure  0	Stagexpo
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME		A-IRB  () () () () () () () () () () () () ()	F-IRB	A-IRB  O  Risk expos	F-IRB	exposure  O O O O  O O O  Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  () () () () () () () () () () () () ()	exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3 exposure  0	Stagexposition of the control of the
N.A.	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property		A-IRB  () () () () () () () () () () () () ()	F-IRB	A-IRB  O  Risk expos	F-IRB	exposure  O O O O  O O O  Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  () () () () () () () () () () () () ()	exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3 exposure  0	Stagexpo
	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: Inon-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving		A-IRB  () () () () () () () () () () () () ()	F-IRB	A-IRB  O  Risk expos	F-IRB	exposure  O O O O  O O O  Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  () () () () () () () () () () () () ()	exposure, of which guaranteed amount  Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3 exposure  0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -

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		29	30	31	32	33	34	35	36	37	38	39 ntoria - Baseline Sc	40	41	42	43	44	45	46	47	48	49
		-			31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio -	<b>a</b> : 1	a: a		31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num		Stage exposu In EUR, %)			provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
1 2 3	Central banks Central governments Institutions																					
4 5 6	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0	0	0	0	0	) -		0		0 0	0		) -		0	0	0 (		0	_
Danske Bank	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	) -		0		0 0	0		) -		0	n .	0 (		0	_
10 11 12 13	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME		0	0		0				0		0	0		, -						U	
14 15 16	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																					
17 18	Other non-credit obligation assets IRB TOTAL		0	0	0 (	0	0 0	-	(	0		0 0	0	(	-	(	) (	)	0 (	0	0	-
											Mora	ntoria - Baseline Sc	enario									
		Stage	l Stage 2	2 Stage 3	31/12/2021 Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num		exposu eln EUR, %)			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
20 21	Central banks Central governments Institutions																					
22 23 24	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0	0	0	0	0 (	) -		0		0 0	0		) -		0	0	0 (	) C	0	-
25 26 27 28 <b>DENMARK</b>	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0 (	) -	(	0		0 0	0	(	) -		0	0	0 (	0	0	-
28 DEINITARIXIX 29 30	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0	0	0	0	0 (	) -	(	0		0 0	0	(	) -		0	0	0 (	0 0	0	_
31 32 33	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																					
34 35 36	Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0	0 0	-	(	0		0 0	0		-				0 (	0	0	-
											Mora	atoria - Baseline Sc	enario									
					31/12/2021		Charles				Mora	31/12/2022 Stock of		Charles					31/12/2023	Charles	Charle of	
Row		Stage exposu			Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
37 38	Central banks Central governments	ıln EUR, %)			exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
39 40 41	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0 (	) -	(	0		0 0	0	(	) -		0	0	0 (	0	0	-
42 43 44	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0	0	0	0	0 (	) -	(	0		0 0	0	(	) -		0	0	0 (	0	0	-
45 46 47 SWEDEN	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0	0	0	0 (	) -	(	0		0 0	0	(	) -		0	0	0 (	) C	0	-
48 49 50	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																					
51 52 53	Equity Securitisation Other non-credit obligation assets																					
54	IRB TOTAL		0	0	0	0	0 0	-	(	0		0 0	0	C	-	(	0	0	0 (	0	0	-
					31/12/2021						Mora	ntoria - Baseline Sc 31/12/2022	enario						31/12/2023			
Down .		Stage exposu		2 Stage 3 re exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 55	Central banks Central governments	ıln EUR, %)			exposure	exposure	exposure	exposure			O., p. O	exposure	exposure	exposure	exposure	5.Ap 30 at 1		3. P 3 m C	exposure	exposure	exposure	exposure
57 58 59	Institutions Corporates Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0 (	) -	(	0		0 0	0	(	) -	(	0	0	0 (	) C	0	-
60 61 62	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0	0	0	0	0 (	) -	(	0		0 0	0	(	) -	(	0	0	0 (	) C	0	-
63 64 65 FINLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0	0	0	0 (	) -	(	0		0 0	0	(	) -	(	0	0	0 (	0	0	-
66 67 68	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																					
70 71	Equity Securitisation Other non-credit obligation assets IRB TOTAL		0	0		0	0			0		0 0	0								0	
72	IND IOIAL		<u> </u>	U <sub>1</sub>		<u> </u>	<u> </u>	-				<u> </u>					,	,	<u> </u>	,	, o <sub>1</sub>	
					31/12/2021						Mora	atoria - Baseline Sc 31/12/2022							31/12/2023			
Row		Stage exposu			Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
73 74	Central banks Central governments	ıln EUR, %)			exposure	exposure	exposure	•				exposure	exposure	exposure	•				exposure	exposure	exposure	
75 76 77	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0 (	) -	(	0		0 0	0	(	) -	(	0	0	0 (	) C	0	-
78 79 80	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Detail - Secured on real estate property - Of Which: SME		0	0	0	0	0 (	) -	(	0		0 0	0	(	) -	(	0	0	0 (	0	0	-
81 82 83 84 NORWAY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0	0	0	0	0 (	) -	(	0		0 0	0	(	) -		0	0	0 (	0	0	-
85 86 87	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																					
88 89 90	Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0 (	0	0 (	-	(	0		0 0	0	(	-	(	0 (	0	0 (	0	0	-
											Mora	ntoria - Baseline Sc	enario									
					31/12/2021 Stock of	Stock of	Stock of					31/12/2022	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row	(ml	Stage exposu			provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91 92 93	Central banks Central governments	ıln EUR, %)			- CAPOSUIC	Skposuic	- Skposure					- SAPOSUIC	- Aposure	- SAPOSUIC					- CAPOSUIC	- SAPOSUIC	- SAPOSUIC	
94 95 96	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0	0 (	) -	(	0		0 0	0	(	-		0	0	0 (	0	0	-
97 98 99	Retail - Secured on real estate property		0	0	0	0	0 (	) -	(	0		0 0	0	(	-		0	0	0 (	0	0	-
UNITED KINGDOI	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0	0	0	0	0 (	) -	(	0		0 0	0	(	-		0	0	0 (	0	0	-
103 104 105	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																					
	Securitisation																					
107 108	Other non-credit obligation assets IRB TOTAL		0	0	0 (	0	0 (	-	(	0		0 0	0	C	-	(		0	0 (	0	0	-

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		29	30	31	32	33	34	35	36	37	38	39	40	41	42	43	44	45	46	47	48	49
					31/12/2021						Mora	atoria - Baseline Sco 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2		Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -
Row Num	(mln	exposure EUR, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
109 110	Central banks Central governments	. ,																				
111 112	Institutions Corporates		) (	0 0	0	0	0	-	0	0		0 0	0	C	-	0	(	) (	) (	0	0	-
113 114	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0	0	0	0		0	0		0	0			0					0	
115 116 117	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME			0	U	0	0	-	0	0		0	U	U	-	0				J O	0	
117 118 119 GERMANY	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		) (	0 0	0	0	0	-	0	0		0 0	0	C	-	0	(	) (	) (	0	0	-
120 121	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
122 123	Retail - Other Retail - Of Which: non-SME  Equity  Socialities in the second control of																					
125 126	Securitisation Other non-credit obligation assets IRB TOTAL			0 0	0	0	0	-	0	0		0 0	0	0	-	0				0 0	0	-
					·																	
					31/12/2021						Mora	ntoria - Baseline Sco 31/12/2022	enario		1				31/12/2023			
		Stage 1	Store 2		Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Store 1	Store 2	Store 2	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Chara 1	Store 2	Store 3	Stock of	Stock of	Stock of	Coverage Ratio -
Row	(mln	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
127 128	Central banks Central governments																			·		
129 130	Institutions Corporates		) (	0 0	0	0	0	-	0	0		0 0	0	C	-	0		) (		0	0	-
131 132	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
134 135	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		J (	υ <sub> </sub> 0	0	0	0	-	0	0		0	0	C	-	0		J (	) (	0 اد	0	
135 136 137	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		) (	0 0	0	0	0	-	0	0	(	0 0	0	C	-	0	(	) (	) (	0	0	-
138 139	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
140 141	Retail - Other Retail - Of Which: non-SME  Equity																					
142 143 144	Securitisation Other non-credit obligation assets IRB TOTAL			0 0	0	0	0	-	0	0		0 0	0	0	-	0				0	0	-
	INDICINE				-										,		-	1	1	1		
					31/12/2021						Mora	toria - Baseline Sco 31/12/2022	enario						31/12/2023			
		614	Give 2		Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Class 4	GIV. 2	GL	Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Glass 4	Glava 2	612	Stock of	Stock of	Stock of	Coverage Ratio -
Row	(mln	Stage 1 exposure EUR, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
145 146	Central banks Central governments																					
147 148	Institutions Corporates		) (	0 0	0	0	0	-	0	0		0 0	0	O	-	0		) (	) (	0	0	-
149 150	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																					
151 152	Retail - Secured on real estate property  Detail - Secured on real estate property - Of Which SME			0 0	0	0	0	-	0	0		0 0	0	C	-	0				0	0	-
153 154 155 N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		) (	0 0	0	0	0	-	0	0	(	0 0	0	C	-	0	(	) (	) (	0	0	-
156 157	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
158 159	Retail - Other Retail - Of Which: non-SME  Equity																					
160 161 162	Securitisation Other non-credit obligation assets IRB TOTAL			0 0	0	0	0	-	0	0		0 0	0	0	-	0				0 0	0	-
					·																	
					31/12/2021						Mora	atoria - Baseline Sco 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2		Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num	(mln	exposure EUR, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
163 164	Central banks Central governments																					
165 166	Institutions Corporates		) (	0 0	0	0	0	-	0	0		0 0	0	C	-	0	(	) (	) (	0	0	-
16/ 168	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail			0	0	0	0	_	0	0		0	0	0	_	0		1			0	
170 171	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME			0	0		U			0			U								O O	
171 172 173 N.A.	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		) (	0 0	0	0	0	-	0	0		0 0	0	C	-	0	(	) (	) (	0	0	-
174 175	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
176 177 178	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																					
179 180	Other non-credit obligation assets  IRB TOTAL			0 0	0	0	0	-	0	0		0 0	0	0	-	0				0	0	-
					31/12/2021						Mora	atoria - Baseline Sco 31/12/2022	enario						31/12/2023			
		Stage 1	Stage 2			Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio -
Row Num	(mln	exposure EUR, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
181 182	Central banks Central governments																					
183 184	Institutions Corporates		) (	0 0	0	0	0	-	0	0		0 0	0	C	-	0	(	) (	) (	0	0	-
185 186	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME			0		-			-			0		-		-						
188 189	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		) (	0	0	0	0	-	0	0		0	0	C	-	0		(	(	0	0	
189 190 191	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		) (	0 0	0	0	0	-	0	0		0 0	0	C	-	0	(	) (	(	0	0	-
192 193	Retail - Other Retail  Retail - Other Retail - Of Which: SME																					
194 195	Retail - Other Retail - Of Which: non-SME  Equity																					
196 197 198	Securitisation Other non-credit obligation assets			0			0	-		^					-							
190	IRB TOTAL		<u>,                                     </u>	- <sub> </sub>	U	U	, U			U		- <sub>1</sub> U	U	U		U		-	, <sub>1</sub>	, 0	U	

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB Danske Bank

			50	51	52	53	54	55 56	57	58	59	60 61	62	63 64	Danske Bank 65 es - Baseline Scenario	66	67	68 69	70	71	72	73	74	75	76	77	78 79
				Stage 1		Stage 2	31/12/2021 Sta	ige 3	f Charles	Charle of		Stage 1			(12/2022 Stage 3		Charles Ch	als of		Stage 1		Stage 2	31/12/2	2023 Stage 3	Charle of	Charles Cha	di af
Row			Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 expos	sure, of provisions stage anteed	for provisions for L Stage 2	r provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, contract which guarantee	evnosure	exposure, of Stage 3 which exposure	exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for provi	ck of Stage Rations for Stage 3 exposure	o - Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which	provisions for pro	Stock of Sto Storovisions for provisions Stage 2 Stage exposure expensions	ons for Change Rai
1 2		Central banks Central governments	)	amount		amount	am	exposu	re exposure	exposure		amount		amount	amount	exposure	exposure ex	osure exposure		amount		amount		amount	exposure	exposure exp	osure -
3 4 5		Institutions Corporates Corporates - Of Which: Specialised Lending	62	20 494	1 28	8 15	36	0	0	0 1	1 2.72%	598	483 46	26	39 0	0	0	1 2.62	2% 580	471	60	38	44	0	0	0	1 2.5
6 7 8		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		8 7	7 1	1 0	1	0	0	0 0	1.81%	8	7 1	1	1 0	0	0	0 1.83	3% 7	6	1	1	1	0	0	0	0 2.2
9 10 11	Danske Bank	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving																									
12 13 14		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																									
16 17		Equity Securitisation Other non-credit obligation assets IRB TOTAL	62	28 501	28	R 15	37	0	0	0 1	2.71%	606	.89 47	27	40 0	0	0	1 261	% 587	478	61	30	44	0	0	0	1 2.53
10		IRB IOIAL	02	20 301	20	5 15	37	<u> </u>	<u> </u>	1	2.7170	000		2.1	70 0	0	<u> </u>	1 2.01	70 307	470	01	33	77	<u> </u>	<u> </u>	<u> </u>	1 2.3
				- Charact		Glaca 2	31/12/2021					Starra 1		31	es - Baseline Scenario					Store 4		Store 2	31/12/2				
Row			Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	sure, of provisions	of Stock of s for provisions for L Stage 2	Stock of r provisions for Stage 3	Stage 3	Stage 1 exposure which	f Stage 2 exposure	Stage 2 exposure, of which exposure	Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of St provisions for provi Stage 2 St	sions for Stage 3	o - Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	which	Stock of provisions for pro	Stock of Sto rovisions for provis Stage 2 Sta	ck of ions for ge 3 exposure
<b>Num</b> 19		Central banks Central governments  (mln EUR, %)	)	amount		guaranteed amount	am	exposu count	re exposure	exposure	exposure	guarantee amount		guaranteed amount	guaranteed amount	exposure		osure exposure		guaranteed amount		guaranteed amount		guaranteed amount		exposure exp	osure exposure
21 22		Institutions Corporates	26	66 218	3 12	2 6	21	0	0	0 0	2.03%	258	213 19	11	22 0	0	0	0 1.97	7% 251	. 208	25	16	24	0	0	0	0 1.9
24 25		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		1 1	1 0	0 0	0	0	0	0 0	1.94%	1	1 0	0	0 0	0	0	0 1.94	1% 1	. 1	0	0	0	0	0	0	0 1.9
26 27 28	DENMARK	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 0	0 0	0 0	0	0	0	0 0	0) -	0	0 0	0	0 0	0	0	0 -	0	0	0	0	0	0	0	0	0 -
29 30 31		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																									
32 33 34		Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																									
35 36		Other non-credit obligation assets IRB TOTAL	26	67 219	) 12	2 6	21	0	0	0 0	2.03%	258	14 19	11	23 0	0	0	0 1.97	7% 251	. 209	25	16	24	0	0	0	0 1.9
														Public guarante	es - Baseline Scenario												
				Stage 1		Stage 2	31/12/2021 Sta	age 3 Stock (	of Stock of	Stock of	Coverage Patio	Stage 1		Stage 2	/12/2022 Stage 3	Stock of	Stock of St	ock of Coverage Pati	0.	Stage 1		Stage 2	31/12/2	Stage 3	Stock of	Stock of Sto	ck of Coverage Pat
Row Num		(min EUR, %)	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	exposure guar	hich provisions anteed exposu	for provisions for Stage 2 re exposure	r provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 which guarantee amount	Stage 2 exposure	which stage 3 guaranteed exposure	which guaranteed amount	provisions for Stage 1 exposure	provisions for provi Stage 2 Si exposure ex	sions for Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	which guaranteed amount	Stage 1 exposure	rovisions for provis Stage 2 Sta exposure exp	Coverage Rat ge 3 ssure Coverage Rat Stage 3 exposure
37 38 39		Central banks Central governments Institutions		Amount		ZIIIOGIII						Zinodite		amount	amount					amount		amount		21103111			
40 41		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME	29	91 222	2 12	2 6	3	0	0	0 0	1.29%	280	217 22	11	4 0	0	0	0 1.35	5% 270	212	29	17	6	0	0	0	0 1.4
43 44		Retail  Retail - Secured on real estate property		0 0	0	0 0	0	0	0	0 0	1.99%	0	0 0	0	0 0	0	0	0 1.99	9% 0	0	0	0	0	0	0	0	0 1.9
46 47	SWEDEN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  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 -
48 49 50		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																									
51 52 53		Equity Securitisation Other non-credit obligation assets																									
54				91 222	2∣ 12	2  6	1 3	OI .	Λ.	<b>n</b>		70N	17 77	3 3 1	<i>A</i>	A I	n i	01 1 36	W1 771	212	70		-		0	0	0 1.4
		IRB TOTAL	29			- 1		<b>J</b>	<u> </u>	0	1.31%	200	22	11	4 0	0	<u> </u>	0  1.50	271		23	17	6	0	- 1		
		IRB TOTAL	29				31/12/2021		O	0	1.31%	200		31	es - Baseline Scenario	)	J		271		2.9	17	31/12/2				
Row		IRB TOTAL	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	sure, of hich Stage	for provisions for	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure, which	f Stage 2 exposure	Stage 2 exposure, of which Stage 3	Stage 3 exposure, of which	Stock of provisions for	provisions for provi	ock of Stage 3	o - Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which		Stage 3	provisions for pro	Stock of Sto rovisions for provis Stage 2 Sta	ons for
Row Num		IRB TOTAL  (mln EUR, %)	Stage 1 exposure	exposure, of	Stage 2 exposure	exposure, of	Stage 3 exposure guar	sure, of	for provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure		f Stage 2 exposure	31 Stage 2	12/2022 Stage 3		provisions for provi	cck of sions for age 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure			Stage 3 exposure, of	provisions for pro	Stock of Sto rovisions for provis Stage 2 Sta exposure exp	ons for
Row Num 55 56 57 58 59		IRB TOTAL  (mln EUR, %)  Central banks Central governments Institutions	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure guar	sure, of hich anteed Stock of provisions	for provisions for	r provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure, of which guarantee	f Stage 2 exposure	Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, of which	Stock of provisions for	provisions for provi	sions for Coverage Rati	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3	provisions for pro	rovisions for provis	ons for
Row Num 55 56 57 58 59 60 61 62		IRB TOTAL  (mln EUR, %)	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure guar	sure, of hich anteed Stock of provisions	for provisions for	r provisions for	Coverage Ratio - Stage 3 exposure 3.61%	Stage 1 exposure, of which guarantee	f Stage 2 exposure	Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, of which	Stock of provisions for	provisions for provi	sions for Coverage Rati	O - Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3	provisions for pro	rovisions for provis	ons for
Row Num 55 56 57 58 59 60 61 62 63 64 65	FINLAND	IRB TOTAL  (mln EUR, %)  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure guar	sure, of hich anteed Stock of provisions	for provisions for	r provisions for	Coverage Ratio - Stage 3 exposure  3.61%  1.72%	Stage 1 exposure, of which guarantee	f Stage 2 exposure  16 3 5 1	Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, of which	Stock of provisions for	provisions for provi	sions for Coverage Rati	O - Stage 1 exposure  0% 22  0% 5	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3	provisions for pro	rovisions for provis	ons for
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68	FINLAND	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure guar	sure, of hich anteed Stock of provisions	for provisions for	r provisions for	Coverage Ratio - Stage 3 exposure  3.61%  1.72%	Stage 1 exposure, of which guarantee	f Stage 2 exposure  16 3 5 1	Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, of which	Stock of provisions for	provisions for provi	sions for Coverage Rati	Stage 1 exposure  271  9% 222  9% 5	exposure, of which guaranteed	Stage 2 exposure  3	exposure, of which guaranteed		Stage 3	provisions for pro	rovisions for provis	ons for
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	FINLAND	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure guar	sure, of hich anteed Stock of provisions	for provisions for	r provisions for	Coverage Ratio - Stage 3 exposure  3.61%  1.72%	Stage 1 exposure, of which guarantee	f Stage 2 exposure  16 3 5 1 0 0 0	Stage 2 exposure, of which exposure guaranteed	Stage 3 exposure, of which	Stock of provisions for	provisions for provi	sions for Coverage Rati	0 - Stage 1 exposure  0% 22  0% 5	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3	provisions for pro	rovisions for provis	ons for
Row Num 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	FINLAND	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure )	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure guar	sure, of hich anteed Stock of provisions	for provisions for	r provisions for	Coverage Ratio - Stage 3 exposure 3.61% 1.72% 1.	Stage 1 exposure, of which guarantee	f Stage 2 exposure  16 3 5 1 0 0 0	Stage 2 exposure, of which guaranteed amount  2  1  0	Stage 3 exposure, of which guaranteed amount  10 0 0 0 10 0 10 0 10 0 10 0	Stock of provisions for Stage 1 exposure  0 0 0	provisions for provi	sions for Coverage Rati	Stage 1 exposure  271  290  220  390  220  390  280  280	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3	provisions for pro	rovisions for provis	ons for
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	FINLAND	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure )	exposure, of which guaranteed amount  24 17 6 5 0 0 22		exposure, of which guaranteed amount  2	Stage 3 exposure  10  0  10  10  31/12/2021	sure, of hich anteed count 0	for provisions for	r provisions for	Coverage Ratio - Stage 3 exposure 1.72% 1.	Stage 1 exposure which guarantee amount  23  5  0	f Stage 2 exposure  16 3 5 1 0 0 0 21 4	Stage 2 exposure, of which guaranteed amount  2  1  0  Public guarantee 31	Stage 3 exposure, of which guaranteed amount  10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0	provisions for provi	sions for Coverage Rati	Stage 1 exposure  9% 22  9% 5  0 0  28% 28	exposure, of which guaranteed amount  16  16  10  10  10  10  10  10  10  10	Stage 2 exposure  3 1 4	exposure, of which guaranteed amount  2  1  0		Stage 3 exposure, of which guaranteed amount  0  0  0	provisions for Stage 1 exposure 0	o  O  O  O  O  O  O  O  O  O  O  O  O  O	O 3.5  O - 3.5  O 3.5
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	FINLAND	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL	Stage 1 exposure	exposure, of which guaranteed amount  24 17 6 5 0 0 0  30 22  Stage 1 exposure, of which		exposure, of which guaranteed amount  2	Stage 3 exposure  10  0  10  31/12/2021  Stage 3  Stage 3	sure, of hich anteed count 0	of Stock of provisions for Stage 2 exposure   O  O  Stage 2 exposure	provisions for Stage 3 exposure  0 0 0  0 0 0  0 0 0  Stock of provisions for Stage 3	3.61%  1.72%  3.54%  Coverage Ratio - Stage 3	Stage 1 exposure  exposure, which guarantee amount  23  0  0  Stage 1 exposure, which guarantee amount  23  44  55  45  46  47  58  58  58  68  68  68  68  68  68  68	16 3 5 1 0 0	Stage 2 exposure, of which guaranteed amount  2  1  1  Public guarantee  31  Stage 2 exposure, of which  Stage 3 exposure	Stage 3 exposure, of which guaranteed amount  10 0 0 0 0 0 0 0 0 0 0 0 10 0 0 0 1	Stock of provisions for Stage 1 exposure  0 0 0  0  Stock of provisions for Stage 1	provisions for Stage 2 exposure ex    Stock of provisions for Stage 2	Coverage Rate Stage 3 exposure  0 3.59 0 - 1.74 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 1   exposure	exposure, of which guaranteed amount  16 4 0 0 0 0 17 20 Stage 1 exposure, of which	Stage 2 exposure  3  1  0  4  Stage 2 exposure	exposure, of which guaranteed amount  2  1  0  Stage 2 exposure, of which	Stage 3 exposure  10  10  31/12/2  Stage 3 exposure	Stage 3 exposure, of which guaranteed amount  0 0 0 0 2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for provisions f	stage 2 exposure	Coverage Rate Stage 3 exposure  0 3.5  0 - 2.3  0 - 3.5  Ck of Coverage Rate Stage 3 exposure
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Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72   Row Num  73 74 75 76 77 78 79 80 81 82 83	FINLAND	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME	Stage 1 exposure	exposure, of which guaranteed amount  24 17 6 5 0 0 0  30 22  Stage 1 exposure, of which guaranteed	exposure  7 2  5 1  0 0  0 2  Stage 2	exposure, of which guaranteed amount  2	Stage 3 exposure  10  0  10  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  winguarian  stage 3 exposure  guarian	sure, of hich anteed count 0  0  0  0  0  0  0  0  0  0  Stage exposure, of hich anteed of hich anteed exposure, of hich anteed exposure, of hich anteed exposure, of hich anteed exposure exposure.	of Stock of provisions for Stage 2 exposure  O  O  Stage 2 exposure	provisions for Stage 3 exposure  0 0 0  0 0 0  0 0 0  Stock of provisions for Stage 3	3.61%  1.72%  3.54%  Coverage Ratio - Stage 3	Stage 1 exposure  23  23  24  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  which guarantee amount	16 3 5 1 0 0	Stage 2 exposure, of which guaranteed amount  2  1  1  Public guarantee  31  Stage 2 exposure, of which guaranteed  Stage 3 exposure  2	Stage 3 exposure, of which guaranteed amount  10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0  0  Stock of provisions for Stage 1	provisions for Stage 2 exposure ex   O  Stock of provisions for Stage 2 Stage	Coverage Rate Stage 3 exposure  0 3.59 0 - 1.74 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 1 exposure  9% 22  9% 5  0  28	exposure, of which guaranteed amount  16  16  4  2 20  Stage 1 exposure, of which guaranteed	3 1 0	exposure, of which guaranteed amount  2  1  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  10  10  31/12/2  Stage 3 exposure	Stage 3 exposure, of which guaranteed amount  0 0 0 0 2023 Stage 3 exposure, of which guaranteed	Stock of provisions for provisions f	stage 2 exposure	Coverage Rate Stage 3 exposure  0 3.5  0 - 2.3  0 - 3.5  Ck of Coverage Rate Stage 3 exposure
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72   Row Num  73 74 75 76 77 78 79 80 81 82 83 84 85 86		Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central governments Institutions Corporates - Of Which: SME Retail - Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed amount  24 17 6 5 0 0 0  30 22  Stage 1 exposure, of which guaranteed	exposure  7 2  5 1  0 0  0 2  Stage 2	exposure, of which guaranteed amount  2	Stage 3 exposure  10  0  10  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  winguarian  stage 3 exposure  guarian	sure, of hich anteed count 0  0  0  0  0  0  0  0  0  0  Stage exposure, of hich anteed of hich anteed exposure, of hich anteed exposure, of hich anteed exposure, of hich anteed exposure exposure.	of Stock of provisions for Stage 2 exposure  O  O  Stage 2 exposure	provisions for Stage 3 exposure  0 0 0  0 0 0  0 0 0  Stock of provisions for Stage 3	3.61%  1.72%  3.54%  Coverage Ratio - Stage 3	Stage 1 exposure  23  23  24  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure  which guarantee amount	16 3 5 1 0 0	Stage 2 exposure, of which guaranteed amount  2  1  1  Public guarantee  31  Stage 2 exposure, of which guaranteed  Stage 3 exposure  2	Stage 3 exposure, of which guaranteed amount  10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0  0  Stock of provisions for Stage 1	provisions for Stage 2 exposure ex   O  Stock of provisions for Stage 2 Stage	Coverage Rate Stage 3 exposure  0 3.59 0 - 1.74 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -	Stage 1 exposure  9% 22  9% 5  0  28	exposure, of which guaranteed amount  16  16  4  2 20  Stage 1 exposure, of which guaranteed	3 1 0	exposure, of which guaranteed amount  2  1  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  10  10  31/12/2  Stage 3 exposure	Stage 3 exposure, of which guaranteed amount  0 0 0 0 2023 Stage 3 exposure, of which guaranteed	Stock of provisions for provisions f	stage 2 exposure	Coverage Rate Stage 3 exposure  0 3.5  0 - 2.3  0 - 3.5  Ck of Coverage Rate Stage 3 exposure
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Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72   Row Num  73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90   Row Num  91 92 93 94 95 96 97 98 99 100 101 102 103 104	NORWAY	Central banks Central governments Institutions Corporates Corporates Corporates Corporates Corporates Corporates Corporates Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: sme Retail - Qualifying Revolving Retail - Other Retail - Of Which: sme	Stage 1 exposure  Stage 1 exposure	exposure, of which guaranteed amount  24 17 6 5 0 0 0  30 22  Stage 1 exposure, of which guaranteed amount  39 37 1 1 1 0 0 0  40 39	Stage 2 exposure  Stage 2  Stage 2  Stage 2  Stage 2	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  1	Stage 3 exposure  Stage 3 exposure  10  10  31/12/2021  Stage 3 exposure  31/12/2021  Stage 3 exposure  33  33  31/12/2021  Stage 3 exposure  winguar am  33  34  35  36  37  37  38  38  39  30  30  30  30  31/12/2021  Stage 3 exposure  winguar am  31/12/2021	sure, of hich anteed count  O  O  O  O  O  O  O  O  O  O  O  O  O	of Stock of provisions for Stage 2 exposure  O Stage 2 exposure  O Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	r provisions for Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Coverage Ratio - Stage 3 exposure   Coverage Ratio - Stage 3 exposure   Coverage Ratio -	Stage 1 exposure  23  23  23  24  25  5  0  0  Stage 1 exposure  28  Stage 1 exposure  which guarantee amount  38  38  38  38  39  Stage 1 exposure  which guarantee amount  Stage 1 exposure, which guarantee amount  0  Stage 1 exposure, which guarantee amount  0  Stage 1 exposure, which guarantee amount  0	16 3 5 1 0 0 0 1	Stage 2 exposure, of which guaranteed amount  Public guaranteed amount  Stage 2 exposure, of which guaranteed amount  2  Public guaranteed amount  2  Public guaranteed amount  Stage 3 exposure  9  Public guaranteed amount  2  2  Stage 3 exposure  Stage 3 exposure  9  Stage 3 exposure  1  Stage 3 exposure  2  Stage 3 exposure  9  Public guaranteed amount	Stage 3 exposure, of which guaranteed amount  10 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  O  Stock of provisions for Stage 1 exposure  O  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  O  Stock of provisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Coverage Rate Stage 3 exposure  0 3.59 0 1.74 0 -	Stage 1 exposure  3%	Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  36 37	3 3 4 Stage 2 exposure	exposure, of which guaranteed amount  2  1  2  1  0  Stage 2 exposure, of which guaranteed amount  3  Stage 2 exposure, of which guaranteed amount  3  3	Stage 3 exposure  10  0  31/12/2  Stage 3 exposure  31/12/2  31/12/2	Stage 3 exposure, of which guaranteed amount   2023 Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure  O  O  Stock of rovisions for Stage 2 exposure  Stage 2 exposure  O  Stock of rovisions for Stage 2 exposure  O  O  Stock of rovisions for Stage 2 exposure  O  O  Stock of provis Stage 2 exposure  O  O  Stock of rovisions for Stoprovis Stage 2 exposure  O  O  O  Stock of rovisions for Stoprovis Stage 2 exposure  O  O  O  Stock of Stoprovis Stoprovis Stoprovis Stoprovis	Ck of cons for ge 3 exposure  Ck of cons for ge 3 exposure
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			50	F4	F2		E4	FC	F3 F0	50	<u> </u>		62	Danske Ba	ank Garage	CO	70	74	72	72	74	75	76	77	70
			50	51	52	53	54 55	56	57 58	59 60	61	62	63 <b>Pub</b>	64 65 lic guarantees - Baseline Sce	66 67 nario	68 69	70	71	72	73	74	75	76	77 78	79
							31/12/2021							31/12/2022							31/12				
			Stage 1	Stage 1 exposure, of which	Stage 2 ex	Stage 2 xposure, of which	Stage 3 exposure, of which	Stock of provisions for	Stock of Stock of provisions for provisions for	Coverage Ratio - Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3  Stage 3  exposure, of which	provisions for provisions	for provisions for Coverage Ratio	o - Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for provisions	Stock of Stock of provisions for	
Row Num		(mln EUR, %)	exposure )	guaranteed	exposure gı	juaranteed amount	exposure guaranteed	Stage 1 exposure	Stage 2 Stage 3 exposure	Stage 3 exposure	guaranteed	exposure	guaranteed	exposure guaranteed		Stage 3 exposure	exposure	guaranteed	exposure	guaranteed	exposure	guaranteed	Stage 1 exposure	Stage 2 Stage 3 exposure exposure	exposure
109 110		Central banks Central governments		01110121112							0.110.21112							U.M.S.III.		01110731112					
111 112		Institutions Corporates		0 0	0	0	0 0	0	0	0 -	0 0	0 0	0	0	0 0	0 0 -		0 (	0 0	0	0	0	0	0	0 -
113 114		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME																							
115 116		Retail - Secured on real estate property		0 0	0	0	0 0	0	0	0 -	0 0	0 0	0	0	0 0	0 0-		0 (	0 0	0	0	0	0	0	0 -
117 118	GERMANY	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0 0	0	0	0 -	0 0	0 0	0	0	0 0	0 0-		0 (	0 0	0	0	0	0	0	0 -
120		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																							
122		Retail - Other Retail - Of Which: non-SME  Equity																							
124 125		Securitisation Other non-credit obligation assets																							
126		IRB TOTAL		0 0	0	0	0 0	0	0	0 -	0 0	0	0	0	0 0	0 0 -		0 0	0	0	0	0	0	0	0 -
													Pub	lic guarantees - Baseline Sce	nario										
				Stage 1		Stage 2	31/12/2021 Stage 3				Stage 1		Stage 2	31/12/2022 Stage 3				Stage 1		Stage 2	31/12	/2023 Stage 3			
			Stage 1	exposure, of which	Stage 2	xposure, of which	Stage 3 exposure, of which	Stock of provisions for	Stock of Stock of provisions for Stock 2	Coverage Ratio - Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3 exposure, o	Stock of Stock of provisions	for provisions for Stage 3	o - Stage 1	exposure, of which	Stage 2	exposure, of which	Stage 3	exposure, of which	Stock of provisions for provided to the state of the stat	Stock of Stock of provisions for Stock of Stock	Coverage Ratio - Stage 3
Row Num		(mln EUR, %)	) exposure	guaranteed amount	<u> </u>	juaranteed amount	exposure guaranteed amount	exposure	Stage 2 Stage 3 exposure	exposure exposure	guaranteed amount	exposure	guaranteed amount	exposure guaranteed amount	exposure exposur	Stage 3 Avnosure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	exposure	Stage 2 Stage 3 exposure	Stage 3 exposure
127		Central banks Central governments																							
130		Institutions Corporates 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 -
132 133		Corporates - Of Which: SME  Retail		0 0	0	0	0 0	0	0	0 -	0 0	0 0	0	0	0 0	0 0-		0 (	0 0	) 0	0	n	0	0	0 -
134 135	NI A	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		3		0	J 0		•														J	<u> </u>	
136 137	N.A.	Retail - Secured on real estate property - Of Which: non-SME  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 -
138 139		Retail - Other Retail  Retail - Other Retail - Of Which: SME																							
140 141		Retail - Other Retail - Of Which: non-SME  Equity																							
142 143		Securitisation Other non-credit obligation assets		0		0	0 0	0	0			0		0				0				0	0	0	
144		IRB TOTAL		0 0	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>	0	0 0	<u> </u>	<u> </u>	<u> </u>	<u> </u>		<u>o<sub> </sub> </u>	0	<u>,                                     </u>	<u> </u>	U U	<b>U</b>	<u> </u>	O -
													Pub	lic guarantees - Baseline Sce	nario										
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stock of		Stage 1		Stage 2	31/12/2022 Stage 3	Stock of Stock of	Stock of Course Day		Stage 1		Stage 2	31/12	/2023 Stage 3	Shock of	Stock of Stock of	
Pow			Stage 1	exposure, of which	Stage 2 exposure	xposure, of which	Stage 3 exposure, of which	provisions for Stage 1	provisions for provisions for Stage 2 Stage 3	Coverage Ratio - Stage 3 Stage 3 exposure	exposure, of which	Stage 2	exposure, of which	Stage 3 exposure, of which	f provisions for provisions Stage 1 Stage 2	for provisions for Stage 3	o - Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	rovisions for p	rovisions for provisions for Stage 2 Stage 3	Coverage Ratio - Stage 3
Num		(mln EUR, %) Central banks	)	guaranteed amount	gı	juaranteed amount	guaranteed amount	exposure	exposure exposure	exposure	guaranteed amount	Схробиго	guaranteed amount	guaranteed	exposure exposur	exposite	Схрозиго	guaranteed amount	САРОЗИІС	guaranteed amount	САРОВИТС	guaranteed amount	exposure	exposure exposure	exposure
146 147		Central governments Institutions																							
148 149		Corporates  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 -
150 151		Corporates - Of Which: SME  Retail		0 0	0	0	0 0	0	0	0 -	0 0	0 0	0	0	0 0	0 0-		0 (	0 0	0 0	0	0	0	0	0 -
152 153	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																							
154 155	14.7	Retail - Secured on real estate property - Of Which: non-SME  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 -
156		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																							
159 160		Equity Securitisation																							
161 162		Other non-credit obligation assets IRB TOTAL		0 0	0	0	0 0	0	0	0 -	0 0	0 0	0	0	0 0	0 0-		0 0	0 0	0	0	0	0	0	0 -
							31/12/2021						Pub	lic guarantees - Baseline Sce 31/12/2022	nario						31/12	/2023			
			Stage 1	Stage 1 exposure, of	Stage 2 ex	Stage 2 xposure, of	Stage 3	Stock of	Stock of Stock of	Coverage Ratio -	Stage 1 exposure, of	Store 2	Stage 2 exposure, of	Stage 3	Stock of Stock of	Stock of Coverage Ratio	0 · Stage 1	Stage 1 exposure, of	Store 2	Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of Stock of	Coverage Ratio -
Row		(min FUR 9%)	Stage 1 exposure	which guaranteed	exposure gi	which Juaranteed	Stage 3 exposure guaranteed	Stage 1 exposure	Stage 2 Stage 3 exposure exposure	Stage 3 exposure  Stage 1	guaranteed	Stage 2 exposure	which guaranteed	Stage 3 which guaranteed	Stage 1 Stage 2 exposure exposure	Stage 3 exposure  Stage 3 exposure	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1 exposure	Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure
163 164		Central banks Central governments  (min EUR, %)		amount		amount	amount		Skposure		amount		amount	amount	схрозаг			amount		amount		amount		. — эхроэше	
165 166		Institutions Corporates		0 0	0	0	0 0	0	0	0 -	0	0 0	0	0	0 0	0 0-		0	0	) 0	0	n	n	0	0 -
167 168		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		3		3	- 0							-								J.	J		
169 170		Retail  Retail - Secured on real estate property		0 0	0	0	0 0	0	0	0 -	0 0	0 0	0	0	0 0	0 0-		0 (	0 0	0	0	0	0	0	0 -
171 172	N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 0	0	0	0 0	0	0	0 -	0 0	0 0	0	0	0 0	0 0-		0 (	0 0	0 0	0	0	0	0	0 -
173 174		Retail - Qualifying Revolving  Retail - Other Retail																							
175 176		Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																							
178		Equity Securitisation Other non-credit obligation assets																							
180		IRB TOTAL		0 0	0	0	0 0	0	0	0 -	0 0	0	0	0	0 0	0 0-		0 0	0	0	0	0	0	0	0 -
													Pub	lic guarantees - Baseline Sce	nario										
				Chara 4		Chara 2	31/12/2021				Chara 4			31/12/2022				Chara 4		Chara 3	31/12				
			Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 xposure, of which	Stage 3 exposure, of which	Stock of provisions for	Stock of Stock of provisions for provisions for	Coverage Ratio - Stage 1 Stage 3	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3  Stage 3  exposure, of which	provisions for provisions	for provisions for Coverage Ratio	o - Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	rovisions for p	Stock of Stock of provisions for	Coverage Ratio - Stage 3 exposure
Row Num		(mln EUR, %)	exposure )	guaranteed amount	exposure gi	juaranteed amount	exposure guaranteed amount	Stage 1 exposure	Stage 2 Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure guaranteed	Stage 1 Stage 2 exposure exposure	Stage 3 e exposure  Stage 3 exposure	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guarantoed	Stage 1 exposure	Stage 2 Stage 3 exposure	exposure
181 182		Central banks Central governments																							
183 184		Institutions Corporates Corrected Of Which Considired Londing		0 0	0	0	0 0	0	0	0 -	0 0	0 0	0	0	0 0	0 0-		0 (	0 0	0 0	0	0	0	0	0 -
185 186		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0							0	0						0	0						0
187 188		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0	υ  0	0	U	U -	U C	0	0	U	U U	0 -		U (	U <sub>I</sub> C	0 ار	0	0	0	U	U -
190 191	N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  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 -
192 193		Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME																							
194 195		Retail - Other Retail - Of Which: non-SME <b>Equity</b>																							
196 197		Securitisation Other non-credit obligation assets																							
198		IRB TOTAL		<u>υ</u> 0	0	0	υ  0	0	U	<b>υ</b>  -	υ <sub> </sub>	υ <u> </u>	0	U	υ <sub> </sub> 0	U  0 -	1	υ <sub> </sub> (	<u>v </u> 0	<u>,                                    </u>	0	0	0	υ <sub> </sub>	υ <sub> </sub> -

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		8	80	81	82	83	84	85	86	87	88	89	90 atoria - Adverse Sc	91	92	93	94	95	96	97	98	99	100
				61	S1444 2	31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio -		812.2	Str 2	31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -	St 4	012	616	31/12/2023 Stock of	Stock of	Stock of	Coverage Ratio -
Row Num		Stage expo	osure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
1 2 3	Central banks Central governments Institutions			0										0									
4 5 6	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0	0	0	0		0 (	) -		0		0 0	0	0	-	0				0	0	-
Danske Ban	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: pop SME		0	0	0	0		0	) -				0 0	0	0		0				0	0	-
11 12 13	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME		0	0	0	0			, -				0	0	0		0				0	U	_
14 15 16	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																						
17 18	Other non-credit obligation assets IRB TOTAL		0	0	0	0		0 0	-		0		0 0	0	0	-	0	C	) (	0	0	0	-
												Mora	atoria - Adverse Sc	enario									
		Sta	nge 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
Row Num			osure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
19 20 21	Central banks Central governments Institutions																						
22 23 24	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0	0	0	0		0 (	) -		0		0 0	0	0	_	0	(			0	0	-
25 26 27 28 <b>DENMARK</b>	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0	0	0	0		0 (	) -		0		0 0	0	0	-	0			) (	0	0	-
28 DENIMARK 29 30	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0	0	0	0		0 (	) -		0		0 0	0	0	-	0		0	) (	0	0	-
31 32 33	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																						
34 35 36	Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0		0 0	-		0 0		0 0	0	0	-	0				0	0	-
			31	<u> </u>	71	•					-	Mora	atoria - Adverse Sc	enario									
						31/12/2021	Charles &	Charles 6					31/12/2022		Charles					31/12/2023	Charles 6	Charles 6	
Row			age 1 osure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
37 38	Central banks Central governments	(mln EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure					exposure	exposure	exposure	
39 40 41	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0	0		0 (	) -		0 0		0 0	0	0	-	0	(	) (	) (	0	0	-
42 43 44	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0	0	0	0		0 (	) -		0		0 0	0	0	-	0	(	)	0	0	0	-
45 46 47 SWEDEN	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0	0	0		0 0	) -		0 0	)	0 0	0	0	-	0	(	) (	) (	0	0	-
48 49 50	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																						
51 52 53	Equity Securitisation Other non-credit obligation assets																						
54	IRB TOTAL		0	0	0	0		0 0	-		0		0 0	0	0	-	0	C		0	0	0	-
						31/12/2021						Mora	atoria - Adverse Sc 31/12/2022	enario						31/12/2023			
Pour			ige 1 osure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
Num 55	Central banks	(mln EUR, %)		5		exposure	exposure	exposure	exposure	ол. <b>р</b> оош.с	5p555		exposure	exposure	exposure	exposure	CAPOUII C	CAPOUNC		exposure	exposure	exposure	exposure
57 58 59	Central governments Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0	0		0 0	) -		0 0		0 0	0	0	-	0	(	) (	) (	0	0	-
60 61 62	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0	0	0	0		0 (	) -		0 0	) (	0 0	0	0	-	0	(	) (	0 (	0	0	-
63 64 65 FINLAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	0	0	0		0 (	) -		0		0 0	0	0	-	0	(	) (	) (	0	0	-
66 67 68	Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																						
70 71	Equity Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0		0					0 0	0	0		0				0	0	
72	IND TOTAL		U U	<u> </u>	<u> </u>	<u> </u>		<u> </u>			,,		0		U				,	,	<u> </u>	, o <sub>1</sub>	
						31/12/2021					1	Mora	31/12/2022							31/12/2023			
Row		-	age 1 osure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure
73 74	Central banks Central governments	(mln EUR, %)				exposure	exposure	exposure					exposure	exposure	exposure	· ·				exposure	exposure	exposure	•
75 76 77	Institutions Corporates Corporates - Of Which: Specialised Lending		0	0	0	0		0 (	) -		0 0		0 0	0	0	-	0	(	) (		0	0	-
78 79 80	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Detail - Secured on real estate property - Of Which: SME		0	0	0	0		0 0	) -		0	)	0 0	0	0	-	0	(	) (	) (	0	0	-
81 82 83 84	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0	0	0	0		0 0	) -		0		0 0	0	0	-	0	(			0	0	-
85 86 87	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																						
88 89 90	Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0		0 0	-		0		0 0	0	0	-	0	C			0	0	-
												Mora	atoria - Adverse Sc	enario									
						31/12/2021 Stock of	Stock of	Stock of					31/12/2022		Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row		expo	nge 1 osure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
91 92 93	Central banks Central governments	(mln EUR, %)						- Apostile					- Aposuic	- Aposare						мрозите	- Supposure	жрозите	
94 95 96	Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		0	0	0	0		0 (	-		0		0 0	0	0	-	0	(		) (	0	0	-
97 98 99	Retail - Secured on real estate property		0	0	0	0		0 (	-		0		0 0	0	0	-	0	(	) (	) (	0	0	-
UNITED KINGD	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0	0	0	0		0 (	-		0		0 0	0	0	-	0	(			0	0	
103 104 105	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																						
107 108	Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0		0 0	-		0		0 0	0	0	-	0	C		0	0	0	-

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			80	81	82	83	84	85	86	87	88	89	90 atoria - Adverse Sc	91	92	93	94	95	96	97	98	99	
						31/12/2021	<del></del>					Piore	31/12/2022							31/12/2023	_		
			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stock of provisions for Stage 3 exposure	Cover S ex
	Central banks Central governments	(mln EUR, %)				exposure	exposure	exposure	СХРОЗИТС				exposure	exposure	exposure	Схрозигс				exposure	exposure	exposure	GA.
	Institutions Corporates		0	(	0	0 (		0 (	) -	(	0		0 0	0	(	) -	(		0	0	0	0 (	) -
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail		0			0		0					0 0	0					0	0	0		
GERMANY	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0				)		) -		, 0		0			, -							
OLIVIANI	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0	C		0 (		0 (	) -	(	0		0 0	0	(	) -	(	) (	0	0	0	) 0	) -
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																						
	Equity Securitisation Other non-credit obligation assets																						
	IRB TOTAL		0	O		0		0	-	C	0		0	0	O	) -	C		0	0	0	<u> </u>	-
						31/12/2021						Mora	atoria - Adverse Sc 31/12/2022	enario						31/12/2023			
			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of	Stock of provisions for	Cov
		(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments Institutions																						
	Corporates Corporates - Of Which: Specialised Lending		0	C	)	0 0	)	0 (	) -	(	0		0 0	0	C	) -	(	) (	0	0	0	D C	) -
	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0	C	0	0 (		0 (	) -	(	0		0 0	0	C	) -	(	) (	0	0	0	0 (	) -
N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	C	)	0 (		0 (	) -	(	0 0		0 0	0	(	) -	(	) (	0	0	0	0 (	) -
	Retail - Qualifying Revolving Retail - Other Retail  Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME  Equity																						
	Securitisation Other non-credit obligation assets IRB TOTAL		0	0		0 0		0 0	-		0 0		0 0	0	0	) -	C		0 (	0	0	0 (	) -
						31/12/2021						Mora	31/12/2022	enario						31/12/2023			
			Stage 1	Stage 2	Stage 3	Stock of provisions for		_	Coverage Ratio Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for		Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for		_	Co
	Central banks	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments Institutions																						
	Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0	(		0 (		0 (	) -	(	0		0 0	0	(	) -	(	(	0	0	0	) 0	) -
	Retail  Retail - Secured on real estate property		0	C	)	0 (		0 (	-	(	0		0 0	0	C	) -	(	) (	0	0	0	D C	) -
N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving		0	(	) (	0 0	)	0 (	) -	(	0 0		0 0	0	(	) -	(	) (	0	0	0	0 (	) -
	Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME																						
	Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																						
	Other non-credit obligation assets  IRB TOTAL		0	0	0	0 0	0	0 (	) -	C	0		0 0	0	O	) -	C		0 (	0	0	0 (	) -
												Mora	atoria - Adverse Sc	enario									
						31/12/2021 Stock of	Stock of	Stock of					31/12/2022 Stock of	Stock of	Stock of					31/12/2023 Stock of	Stock of	Stock of	
		(mln EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure		Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure		provisions for Stage 3 exposure	Со
	Central banks Central governments	(IIIII ESIC, 70)													•								
	Institutions Corporates Corporates - Of Which: Specialised Lending		0	C	) (	0 0	)	0 (	) -	(	0 0		0 0	0	C	) -	(	) (	0	0	0	0 (	) -
	Corporates - Of Which: SME  Retail		0	C	0	0 (		0 (	) -	(	0		0 0	0	(	) -	(		0	0	0	0 (	) -
N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0			0		0	) -				0 0	0					0	0	0		
	Retail - Qualifying Revolving  Retail - Other Retail		0						) -				0										) - 
	Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																						
	Equity Securitisation Other non-credit obligation assets																						
	IRB TOTAL		0	0		O C		0	-		0		0	0	O	) -	C		0	D	0	) 0	-
						31/12/2021						Mora	atoria - Adverse Sc 31/12/2022	enario						31/12/2023			
			Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Со
	Control banks	(mln EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	
	Central banks Central governments Institutions																						
	Corporates  Corporates - Of Which: Specialised Lending		0	C		0 (		0 (	) -	(	0		0 0	0	C	) -	(	) (	0	0	0	) 0	) -
	Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0	C	)	0 (		0 (	) -	(	0 0		0 0	0	C	) -	(	) (	0	0	0	0 (	) -
N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0	C	)	0 0	)	0 (	) -	(	0 0		0 0	0	(	) -	(	) (	0	0	0	0 (	) -
	Retail - Qualifying Revolving Retail - Other Retail  Retail - Other Retail - Of Which: SME																						
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	Securitisation Other non-credit obligation assets					0		0					0 ^			) -					0		
	IRB TOTAL		U	0		<u> </u>	<b>'</b>	<u>υ</u> (	·  -		, <sub> </sub> 0	<u>'</u>	<u> </u>	U		<b>7</b>   -		<u>,                                     </u>	<u> </u>	ا	<b>∪</b>	0	<u>'</u>

## 2021 EU-wide Stress Test: Credit risk COVID-19 IRB Danske Bank

			101	102	102	104	105 106	107	100	100	110 111	112	112 11		Danske Bank		110	110 120	121	122	122	124	125	126	127	120 12	9 130	
			101	102	103	104	105 106	107	108	109	110 111	112	113 11		es - Adverse Scenario		118	119 120	121	122	123	124	125	120	127	128 12	9 130	
							31/12/2021								12/2022	<u> </u>							31/12/2	2023				
				Stage 1		Stage 2	Stage S	Stock of	Stock of	Stock of	Coverage Patio -	Stage 1	Stag		Stage 3	Stock of	Stock of S	tock of Coverage Patie		Stage 1		Stage 2		Stage 3	Stock of	Stock of Stoc	k of Coverage	Patio -
Row			Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 which exposure	provisions fo Stage 1	r provisions for p Stage 2	provisions for Stage 3	Stage 3 exposi	1 which	Stage 2 whi		which	provisions for p Stage 1	provisions for prov Stage 2	isions for tage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for provisions for provisions provided provided provided provided provided provisions for provisions	rovisions for provisions Stage 2	Coverage Stage exposi	e 3
Num		(mln EUR, %)	)	guaranteed amount		guaranteed amount	guarante	ed exposure	exposure	exposure	exposure	guaranteed amount	guarai amo	iteed	guaranteed amount		exposure ex	tage 3 exposure		guaranteed amount		guaranteed amount		guaranteed amount	exposure	Stage 2 Stage exposure expos	sure	ure
1 2		Central banks Central governments																										
3		Institutions	6	510 400	20	20 10	25	0	0 0	1	4 0106	E70 477	64	22	41 0	0	0	2 2 72	)/ <sub>4</sub>	462	92	16	FO	0	0	0	2	2 /190/-
5		Corporates Corporates - Of Which: Specialised Lending	O.	790	35	19	33	0	0	1	4.0170	378 477	04	33	41 0	O O	o o	2 3.72	70 331	403	65	40	30	0	0	0	2	3.4070
6 7		Corporates - Of Which: SME  Retail		8 7	1	1 1	1	0	0 0	0	2.58%	7 6	1	1	1 0	0	0	0 2.58	% 7	6	1	1	1	0	0	0	0	2.75%
8		Retail - Secured on real estate property		,	-					3	2.3070	7	1	1			o l	0 2.30	7		1	1	1		3			2.7570
$\begin{bmatrix} 9 \\ 10 \end{bmatrix}$	anske Bank	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME																										
11		Retail - Qualifying Revolving  Retail - Other Retail																										
13		Retail - Other Retail - Of Which: SME																										
15		Retail - Other Retail - Of Which: non-SME <b>Equity</b>																										
16 17		Securitisation Other non-credit obligation assets																										
18		IRB TOTAL	61	17 497	40	19	35	0	0 0	1	3.98%	586 483	65	34 4	12 0	0	0	2 3.70	<b>/</b> 6 558	469	84	47	51	0	0	0	2	3.47%
															es - Adverse Scenario	•												
				Stage 1		Stage 2	31/12/2021	·	Charle of			Stage 1	Stag		12/2022 Stage 3		Charles 6			Stage 1		Stage 2	31/12/2					
			Stage 1	exposure, of	Stage 2	exposure, of	Stage 3 exposure	of Stock of provisions fo	Stock of reprovisions for a	Stock of provisions for	Coverage Ratio - Stage	exposure, of	Stage 2 exposu	re, of Stage 3	exposure, of	Stock of provisions for p	Stock of Sprovisions for Sprov	Coverage Ratio	Stage 1	OVEROCIUMO OF		CYP COLUMN OF	Stage 3	exposure, or	Stock of provisions for pr	Stock of Stock	k of ons for	Ratio -
Row		(   FUD 0()	exposure	which guaranteed	exposure	which guaranteed	exposure guarante	ed Stage 1	Stage 2 exposure	Stage 3 exposure	Stage 3 exposi exposure		exposure guarar	CII AVNOSURA	which guaranteed	Stage 1		tage 3 exposure	exposure	which guaranteed	Stage 2 exposure	wnich guaranteed	Stage 3 exposure	which guaranteed	Stage 1	Stage 2 Stage exposure expos	Coverage Stage exposi	e 3 sure
19		(mln EUR, %) Central banks	)	amount		amount	amoun	exposure	Схрозите	схрозите		amount	amo	unt	amount	exposure	exposure ex	posuic		amount		amount		amount	exposure	схрозите схро	Suic	
20		Central governments																										
22		Institutions Corporates	20	263 216	18	18 8	19	0	0 0	1	3.39%	249 210	28	14	23 0	0	0	1 3.17	% 235	204	35	20	29	0	0	0	1	2.95%
23		Corporates - Of Which: Specialised Lending																										
25		Corporates - Of Which: SME  Retail		1 1	C	0 0	0	0	0 0	0	3.07%	1 1	0	0	0 0	0	0	0 3.08	% 0	0	0	0	0	0	0	0	0	3.07%
26 27		Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME																										
28	DENMARK	Retail - Secured on real estate property - Of Which: non-SME		0 0	C	0 0	0	0	0 0	0 -		0 0	0	0	0 0	0	0	0 -	0	0	0	0	0	0	0	0	0 -	
29 30		Retail - Qualifying Revolving  Retail - Other Retail																										
31		Retail - Other Retail - Of Which: SME																										
32		Retail - Other Retail - Of Which: non-SME  Equity																										
34		Securitisation Other non-credit obligation assets																										
36		IRB TOTAL	26	64 217	18	.8 8	19	0	0 0	1	3.39%	249 211	28	14 2	23 0	0	0	<b>1</b> 3.17	% 235	205	35	20	29	0	0	0	1	2.95%
														Public guarantee	es - Adverse Scenario													
							31/12/2021								12/2022					<u>Cl</u>		-CI	31/12/2					
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure	of Stock of	Stock of	Stock of provisions for	Coverage Ratio -	Stage 1 exposure, of	Stage 2 exposu	re, of Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of S	tock of Coverage Ratio	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3	Stage 3 exposure, of	Stock of provisions for pr	Stock of Stock	k of Ons for	Ratio -
Row			exposure	which guaranteed	exposure	which	Stage 3 which guarante	ed Stage 1	Stage 2	Stage 3	Stage 3 exposure		Stage 2 whi exposure guaran	EVINCTIFE	which guaranteed	Stage 1	Stage 2 Sexposure exposure	tage 3 posure  Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	which guaranteed	Stage 1 exposure	Stage 2 Stage exposure exposure	Coverage Stage expos	e 3 sure
Num		(mln EUR, %) Central banks	)	amount		amount	amoun	eu exposure	exposure	exposure		amount	yuarai amo		amount	exposure	exposure ex	posure		amount		amount		amount	exposure	exposure expos	sure	
38		Central governments Institutions																										
39 40		Institutions Corporates	28	285 221	17	17 8	3	0	0 0	0	1.77%	272 215	29	13	5 0	0	0	0 1.84	% 261	209	38	19	7	0	0	0	0	2.11%
41		Corporates - Of Which: Specialised Lending		221	17	., .				3	117770	272	25	13	3 0	J	o de la companya de l	0 1.01	201	203	30	15	,	0		0		2.1170
42 43		Corporates - Of Which: SME  Retail		0 0	C	0 0	0	0	0 0	0	3.39%	0 0	0	0	0 0	0	0	0 3.40	% 0	0	0	0	0	0	0	0	0	3.40%
44		Retail - Secured on real estate property																										
46	SWEDEN	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 0	C	0 0	0	0	0 0	0 -		0 0	0	0	0 0	0	0	0 -	0	0	0	0	0	0	0	0	0 -	
47		Retail - Qualifying Revolving  Retail - Other Retail																										
49		Retail - Other Retail - Of Which: SME																										
50 51		Retail - Other Retail - Of Which: non-SME  Equity																										
52 53		Securitisation Other non-credit obligation assets																										
54		IRB TOTAL	28	85 221	17	.7 8	4	0	0 0	0	1.80%	272 215	29	13	5 0	0	0	<b>0</b> 1.86	% 261	209	38	19	7	0	0	0	0	2.12%
		IRB IOTAL						-	<u> </u>	•	1100 70		·											<u> </u>				
		IRB IOTAL									1.00 //			- 1	•									<u> </u>				
		IRB IOTAL									1100 70				es - Adverse Scenario								- 1	J				
		IRB TOTAL		Stage 1		Stage 2	31/12/2021				1100 70	Stage 1	Stag	31/:	12/2022					Stage 1		Stage 2	31/12/2					
		IRB TOTAL	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	Stage 3 exposure	of provisions fo	Stock of r provisions for p	Stock of provisions for	Coverage Ratio - Stage	Stage 1 exposure, of	Stage 2 exposu	31/: e 2	12/2022 Stage 3 exposure, of	Stock of provisions for p	provisions for prov	tock of Coverage Ratio	o - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of		Stage 3	Stock of provisions for pr	Stock of Stock	k of ons for	Ratio -
Row			exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	of provisions fo	r provisions for p	provisions for	Coverage Ratio - Stage 3 exposure	exposure, of which guaranteed	Stage 2 exposure exposure guaran	e 2 re, of Stage 3 ch exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for p	provisions for prov	isions for	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed		Stage 3	Stock of provisions for provisions for provided 1	Stock of Stock rovisions for provision Stage 2 Stage exposure exposure	k of ons for le 3 Sure	e Ratio - e 3 eure
Row Num		(mln EUR, %)  Central banks	exposure	exposure, of which		exposure, of which	Stage 3 Stage 3	of provisions fo	r provisions for p	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	1 exposure, of which	Stage 2 exposure whi	e 2 re, of Stage 3 ch exposure	12/2022 Stage 3 exposure, of	Stock of provisions for p	provisions for prov	Coverage Katio	Stage 1 exposure		Stage 2 exposure			Stage 3 exposure, of	Stock of provisions for provisions for provisions for provided to the provided	Stock of Stock rovisions for provision Stage 2 Stage exposure expos	k of ons for le 3 sure	Ratio - e 3 sure
Row Num 55 56 57		(min EUR, %)  Central banks Central governments	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	of provisions fo	r provisions for p	provisions for	Coverage Ratio - Stage 3 exposure exposu	exposure, of which guaranteed	Stage 2 exposure exposure guaran	e 2 re, of Stage 3 ch exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for p	provisions for prov	isions for	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for provisions for provided the stage 1 exposure	Stock of Stock rovisions for provision Stage 2 Stage exposure expos	k of ons for le 3 sure	e Ratio - e 3 sure
Row Num 55 56 57 58		(mln EUR, %)  Central banks  Central governments  Institutions  Corporates	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	of provisions fo	r provisions for p	provisions for	Coverage Ratio - Stage 3 exposure  4.06%	exposure, of which guaranteed	Stage 2 exposure exposure guaran	e 2 re, of Stage 3 ch exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for p	provisions for prov	isions for	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for provisions for stage 1 exposure	Stock of Stock rovisions for provision Stage 2 Stage exposure expose	k of ons for le 3 sure  Coverage Stage exposi	e Ratio - e 3 sure
Row Num 55 56 57 58 59 60		(mln EUR, %)  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	of provisions fo	r provisions for p	provisions for	Coverage Ratio - Stage 3 exposure exposure	exposure, of which guaranteed	Stage 2 exposure exposure guaran	e 2 re, of Stage 3 ch exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for p	provisions for prov	isions for	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of Stock rovisions for provision Stage 2 Stage exposure expose	k of Coverage Stage exposi	Ratio - e 3 sure 3.94%
Row Num 55 56 57 58 59 60 61 62		(mln EUR, %)  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	of provisions fo	r provisions for p	provisions for	Coverage Ratio - Stage 3 exposure  4.06%	exposure, of which guaranteed	Stage 2 exposure exposure guaran	e 2 re, of Stage 3 ch exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for p	provisions for prov	isions for	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3	Stock of provisions for Stage 1 exposure	Stock of stock rovisions for provision Stage 2 Stage exposure exposure	k of Coverage Stage exposi	2.47%
Row Num 55 56 57 58 59 60 61 62 63 64	FINLAND	(mln EUR, %)  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	of provisions fo	r provisions for p	provisions for	Coverage Ratio - Stage 3 exposure  4.06%	exposure, of which guaranteed	Stage 2 exposure exposure guaran	e 2 re, of Stage 3 ch exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for p	provisions for prov	isions for	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount  15	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  3		Stage 3	Stock of provisions for Stage 1 exposure	Stock of rovisions for Stage 2 Stage exposure expos	k of Coverage Stage expositions for O O O O O O O O O O O O O O O O O O O	2.47%
Row Num 55 56 57 58 59 60 61 62 63 64 65	FINLAND	(mln EUR, %)  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	of provisions fo	r provisions for p	provisions for	Coverage Ratio - Stage 3 exposure  4.06%	exposure, of which guaranteed	Stage 2 exposure exposure guaran	e 2 re, of Stage 3 ch exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for p	provisions for prov	isions for	Stage 1 exposure  % 19  % 5	Stage 1 exposure, of which guaranteed amount  15	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  3		Stage 3	Stock of provisions for Stage 1 exposure	Stock of rovisions for Stage 2 Stage exposure expose	coverage Stage exposi  0  0  0  0	Ratio - e 3 sure 3.94%
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67	FINLAND	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	of provisions fo	r provisions for p	provisions for	Coverage Ratio - Stage 3 exposure  4.06%	exposure, of which guaranteed	Stage 2 exposure exposure guaran	e 2 re, of Stage 3 ch exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for p	provisions for prov	isions for	Stage 1 exposure  % 19 % 5	Stage 1 exposure, of which guaranteed amount  15	Stage 2 exposure  5 1	Stage 2 exposure, of which guaranteed amount  3		Stage 3	Stock of provisions for Stage 1 exposure	Stock of rovisions for Stage 2 Stage exposure expos	coverage Stage exposi	2.47%
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69	FINLAND	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	of provisions fo	r provisions for p	provisions for	Coverage Ratio - Stage 3 exposure  4.06%	exposure, of which guaranteed	Stage 2 exposure exposure guaran	e 2 re, of Stage 3 ch exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for p	provisions for prov	isions for	Stage 1 exposure  % 19 % 5	Stage 1 exposure, of which guaranteed amount  15	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  3		Stage 3	Stock of provisions for Stage 1 exposure	Stock of rovisions for Stage 2 Stage exposure exposure	k of coverage Stage expositions for le 3 expositions of le 3 expositions of le 4 expos	3.94% 2.47%
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71	FINLAND	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Other Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3  Stage 3  exposure  which	of provisions fo	r provisions for p	provisions for	Coverage Ratio - Stage 3 exposure  4.06%  2.19%	exposure, of which guaranteed	Stage 2 exposure exposure guaran	e 2 re, of Stage 3 ch exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for p	provisions for prov	isions for	Stage 1 exposure  % 19  % 5	Stage 1 exposure, of which guaranteed amount  15	Stage 2 exposure  5  1	Stage 2 exposure, of which guaranteed amount  3		Stage 3	Stock of provisions for Stage 1 exposure	Stock of rovisions for Stage 2 exposure exposure	k of ons for stage stage expositions of the stage of the stage expositions of the stage of the s	3.94% 2.47%
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	FINLAND	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure	of provisions fo	r provisions for p	provisions for	Coverage Ratio - Stage 3 exposure  4.06%  2.19%	exposure, of which guaranteed	Stage 2 exposure exposure guaran	e 2 re, of Stage 3 ch exposure	12/2022 Stage 3 exposure, of which	Stock of provisions for p	provisions for prov	isions for	Stage 1 exposure  % 19  % 5  0 0	Stage 1 exposure, of which guaranteed amount  15	Stage 2 exposure  5  1	Stage 2 exposure, of which guaranteed amount  3  1		Stage 3	Stock of provisions for Stage 1 exposure	Stock of rovisions for Stage 2 exposure exposure  0 0 0 0	coverage Stage exposi  0  0  0  0  0	3.94% 2.47%
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	FINLAND	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Other Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure	of provisions fo	r provisions for p	provisions for	Coverage Ratio - Stage 3 exposure  4.06%  2.19%	exposure, of which guaranteed	Stage 2 exposure exposure guaran	Stage 3 exposure  stage 3 exposure  1 0 0	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  11 0	Stock of provisions for Stage 1 exposure	provisions for prov	isions for	Stage 1 exposure  % 19  % 5  0 0  24	Stage 1 exposure, of which guaranteed amount  15	Stage 2 exposure  5  1  7	Stage 2 exposure, of which guaranteed amount  3  1		Stage 3	Stock of provisions for Stage 1 exposure	Stock of rovisions for Stage 2 exposure exposure  0 0 0 0	coverage Stage exposi  0  0  0  0  0	3.94% 2.47%
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	FINLAND	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Other Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed		exposure, of which guaranteed	Stage 3 exposure which guarante amoun  10  0  10  10  10  10  10  10  10  10	of provisions fo	r provisions for p	provisions for	Coverage Ratio - Stage 3 exposure  4.06%  2.19%  3.98%	exposure, of which guaranteed	Stage 2 exposure exposure guaran	Stage 3 exposure  Stage 3 exposure  1  1  Public guarantee	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  10 0  0 0  0 0  0 0  0 0	Stock of provisions for Stage 1 exposure	provisions for prov	isions for	Stage 1 exposure  % 19  % 5  0  0  24	Stage 1 exposure, of which guaranteed amount  15  4	Stage 2 exposure  5  1  0	Stage 2 exposure, of which guaranteed amount  1 0	Stage 3 exposure  11 0 0	Stage 3 exposure, of which guaranteed amount  0  0	Stock of provisions for Stage 1 exposure	Stock of rovisions for Stage 2 exposure exposure  0 0 0 0	Coverage Stage exposi  0  0  0  0  0	3.94% 2.47% 3.88%
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	FINLAND	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Other Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed amount  23 16  5 5  0 0 0  28 21		exposure, of which guaranteed amount  3 2 1 1 1 0 0 0	Stage 3 exposure which guarante amoun  10  0  10  10  10  10  11  10  11  11	of provisions fo Stage 1 exposure  0 0 0 0 0	provisions for Stage 2 exposure  0 0 0  0 0  0 0  0 0  0 0	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure  4.06%  2.19%  3.98%	exposure, of which guaranteed amount  21	Stage 2 exposure  Stage 2 white guarant amount of the state of the sta	Stage 3 exposure  Stage 3 exposure  1  0  Public guarantee	Stage 3 exposure, of which guaranteed amount  10 0 0 0 0 0 0 0 0 0 0 11 0 0	Stock of provisions for Stage 1 exposure  0 0 0 0	provisions for Stage 2 exposure exposure o	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94	Stage 1 exposure  % 19  % 5  0 24	exposure, of which guaranteed amount  15  0	Stage 2 exposure  5  1  7	exposure, of which guaranteed amount  3  1  4		Stage 3 exposure, of which guaranteed amount  0  0  0  0	provisions for Stage 1 exposure	o  O  O  O  O  O  O  O  O  O  O  O  O  O	Ons for Stage exposition of the stage of the stage exposition of the stage exp	3.94% 2.47% 3.88%
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	FINLAND	Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Other Retail - Other Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME	exposure	exposure, of which guaranteed amount  23 16  5 5  0 0 0  28 21  Stage 1 exposure, of	exposure  3 3 4 Stage 2	exposure, of which guaranteed amount  3 2  1 1 1  0 0 0  4 2  Stage 2 exposure, of	Stage 3 exposure  Stage 3 exposure  which guarante amoun  10  0  110  110  110  110  110  110	of provisions fo Stage 1 exposure  0 0 0 0 Stock of provisions fo Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0 0  0 0 0  Stock of provisions for pro	provisions for Stage 3 exposure  0 0 0	4.06%  2.19%  3.98%	exposure, of which guaranteed amount  21	Stage 2 exposure white guarant amount of the stage of the	Stage 3 exposure  Stage 3 exposure  1  1  Public guarantee  31/:	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  0 0  11 0  0 1  12/2022  Stage 3 exposure, of	Stock of provisions for Stage 1 exposure  0 0 0 Stock of provisions for provision	stage 2 exposure  0  0  Stock of provisions for pro	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  Coverage Rational Stage 3 exposure  0 3.94	% 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  15  4  0  19	5 0 7	exposure, of which guaranteed amount  3  1  0  4  Stage 2	Stage 3 exposure  11  0  11  11  31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  0  2023 Stage 3 exposure, of	Stock of provisions for provisions f	Stock of Stock	Ons for Stage exposition of the stage of the stage exposition of the stage exp	3.94% 2.47% 3.88%
Row Num  55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72	FINLAND	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	exposure  Stage 1 exposure	exposure, of which guaranteed amount  23 16  5 5  0 0 0  Stage 1 exposure, of which guaranteed	exposure	exposure, of which guaranteed amount  3 2  1 1 1  0 0 0  4 2  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure  10  10  31/12/2021  Stage 3 exposure  which guarante amount  31/12/2021  Stage 3 exposure which guarante guarante guarante exposure	of provisions fo Stage 1 exposure  0  0  0  Stock of Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0  0 0  0 Total Control Cont	stock of provisions for Stage 3	Coverage Ratio - Stage exposure  4.06%  2.19%  3.98%  Coverage Ratio - Stage 3 exposure  Exposure  Stage 3 exposure	exposure, of which guaranteed amount  21	Stage 2 exposure  Stage 2 exposure  5  1  0  Stage 2 exposure  Stage 2 exposure  whit guarant amounts  Stage 2 exposure  whit guarant amounts  stage 2 exposure	Public guarantee  Stage 3 exposure  3  Public guarantee  31/: e 2 re, of cheed stage 3 exposure	Stage 3 exposure, of which guaranteed amount  10 0 0 0 0 0 0 0 11 0 0 0 0 11 0 0 0 0 12 0 0 0 14 0 0 0 0 15 0	Stock of provisions for Stage 1 exposure  0 0 0 Stock of provisions for provision	stage 2 exposure  0  0  Stock of provisions for pro	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  Coverage Rational Stage 3 exposure  0 3.94	% 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  15  4  0  Stage 1 exposure, of which guaranteed	5 0 7	exposure, of which guaranteed amount  3  1  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  11  0  11  11  31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  2023 Stage 3 exposure, of which guaranteed	Stock of provisions for provisions f	Stock of Stock	Ons for Stage exposition of the stage of the stage exposition of the stage exp	3.94% 2.47% 3.88%
65 66 67 68 69 70 71 72	FINLAND	Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  (mln EUR, %)	exposure  Stage 1 exposure	exposure, of which guaranteed amount  23 16  5 5  0 0 0  28 21  Stage 1 exposure, of which	exposure  3 3 4 Stage 2	exposure, of which guaranteed amount  3 2  1 1 1  0 0 0  4 2  Stage 2 exposure, of which	Stage 3 exposure  Stage 3 exposure  which guarante amount  10  10  10  31/12/2021  Stage 3 exposure exposure which garante amount  Stage 3 exposure exposure exposure which	of provisions fo Stage 1 exposure  0  0  0  Stock of Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0  0 0  0 Total Control Cont	provisions for Stage 3 exposure  0 0 0	4.06%  2.19%  3.98%  Coverage Ratio - Stage 3	exposure, of which guaranteed amount  21	Stage 2 exposure  Stage 2 exposure  5  1  0  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Public guarantee  Stage 3 exposure  3  Public guarantee  31/: e 2 re, of cheed stage 3 exposure	Stage 3 exposure, of which guaranteed amount  0 0 0  0 0  0 0  10	Stock of provisions for Stage 1 exposure  0 0 0 Stock of provisions for provision	stage 2 exposure  0  0  Stock of provisions for pro	Coverage Rations for Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  Coverage Rations for Stage 3 exposure  Coverage Rations for Stage 3	% 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  15  4  0  19	5 0 7	exposure, of which guaranteed amount  3  1  0  4  Stage 2	Stage 3 exposure  11  0  11  11  31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  0  2023 Stage 3 exposure, of	Stock of provisions for provisions f	Stock of Stock	Ons for Stage exposition of the stage of the stage exposition of the stage exp	3.94% 2.47% 3.88%
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65 66 67 68 69 70 71 72 72 <b>Row</b> <b>Num</b> 73 74 75 76 77 78 79 80		Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail Retail - Other Retail Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Other Retail Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property	exposure  Stage 1 exposure	exposure, of which guaranteed amount  23 16  5 5  0 0 0  Stage 1 exposure, of which guaranteed	exposure  3 3 4 Stage 2	exposure, of which guaranteed amount  3 2  1 1 1  0 0 0  4 2  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure  10  10  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  which guarante exposure  guarante exposure  stage 3 exposure  which guarante guarante	of provisions fo Stage 1 exposure  0  0  0  Stock of Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0  0 0  0 Total Control Cont	stock of provisions for Stage 3	4.06%  2.19%  3.98%  Coverage Ratio - Stage 3	exposure, of which guaranteed amount  21	Stage 2 exposure  Stage 2 exposure  5  1  0  Stage 2 exposure  Stage 2 exposure  whit guarant amounts  Stage 2 exposure  whit guarant amounts  stage 2 exposure	Public guarantee  Stage 3 exposure  3  Public guarantee  31/: e 2 re, of cheed stage 3 exposure	Stage 3 exposure, of which guaranteed amount  10 0 0 0 0 0 0 0 11 0 0 0 0 11 0 0 0 0 12 0 0 0 14 0 0 15 0 0 16 0 0 17 0 0 18 0 0	Stock of provisions for Stage 1 exposure  0 0 0 Stock of provisions for provision	stage 2 exposure  0  0  Stock of provisions for pro	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  Coverage Rational Stage 3 exposure  0 3.94	% 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  15  4  0  Stage 1 exposure, of which guaranteed	5 0 7	exposure, of which guaranteed amount  3  1  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  11  0  11  11  31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  2023 Stage 3 exposure, of which guaranteed	Stock of provisions for provisions f	Stock of Stock	Ons for Stage exposition of the stage of the stage exposition of the stage exp	3.94% 2.47% 3.88%
65 66 67 68 69 70 71 72 72 <b>Row</b> <b>Num</b> 73 74 75 76 77 78 79 80	FINLAND	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	exposure  Stage 1 exposure	exposure, of which guaranteed amount  23 16  5 5  0 0 0  Stage 1 exposure, of which guaranteed	exposure  3 3 4 Stage 2	exposure, of which guaranteed amount  3 2  1 1 1  0 0 0  4 2  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure  10  10  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  which guarante exposure  guarante exposure  stage 3 exposure  which guarante guarante	of provisions fo Stage 1 exposure  0  0  0  Stock of Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0  0 0  0 Total Control Cont	stock of provisions for Stage 3	4.06%  2.19%  3.98%  Coverage Ratio - Stage 3	exposure, of which guaranteed amount  21	Stage 2 exposure  Stage 2 exposure  5  1  0  Stage 2 exposure  Stage 2 exposure  whit guarant amounts  Stage 2 exposure  whit guarant amounts  stage 2 exposure	Public guarantee  Stage 3 exposure  3  Public guarantee  31/: e 2 re, of cheed stage 3 exposure	Stage 3 exposure, of which guaranteed amount  10 0 0 0 0 0 0 0 11 0 0 0 0 11 0 0 0 0 12 0 0 0 14 0 0 15 0 0 16 0 0 17 0 0 18 0 0	Stock of provisions for Stage 1 exposure  0 0 0 Stock of provisions for provision	stage 2 exposure  0  0  Stock of provisions for pro	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  Coverage Rational Stage 3 exposure  0 3.94	% 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  15  4  0  Stage 1 exposure, of which guaranteed	5 0 7	exposure, of which guaranteed amount  3  1  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  11  0  11  11  31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  2023 Stage 3 exposure, of which guaranteed	Stock of provisions for provisions f	Stock of Stock	Ons for Stage exposition of the stage of the stage exposition of the stage exp	3.94% 2.47% 3.88%
65 66 67 68 69 70 71 72 72 <b>Row</b> <b>Num</b> 73 74 75 76 77 78 79 80		Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property	exposure  Stage 1 exposure	exposure, of which guaranteed amount  23 16  5 5  0 0 0  Stage 1 exposure, of which guaranteed	exposure  3 3 4 Stage 2	exposure, of which guaranteed amount  3 2  1 1 1  0 0 0  4 2  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure  10  10  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  which guarante exposure  guarante exposure  stage 3 exposure  which guarante guarante	of provisions fo Stage 1 exposure  0  0  0  Stock of Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0  0 0  0 Total Control Cont	stock of provisions for Stage 3	4.06%  2.19%  3.98%  Coverage Ratio - Stage 3	exposure, of which guaranteed amount  21	Stage 2 exposure  Stage 2 exposure  5  1  0  Stage 2 exposure  Stage 2 exposure  whit guarant amounts  Stage 2 exposure  whit guarant amounts  stage 2 exposure	Public guarantee  Stage 3 exposure  3  Public guarantee  31/: e 2 re, of cheed stage 3 exposure	Stage 3 exposure, of which guaranteed amount  10 0 0 0 0 0 0 0 11 0 0 0 0 11 0 0 0 0 12 0 0 0 14 0 0 15 0 0 16 0 0 17 0 0 18 0 0	Stock of provisions for Stage 1 exposure  0 0 0 Stock of provisions for provision	stage 2 exposure  0  0  Stock of provisions for pro	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  Coverage Rational Stage 3 exposure  0 3.94	% 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  15  4  0  Stage 1 exposure, of which guaranteed	5 0 7	exposure, of which guaranteed amount  3  1  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  11  0  11  11  31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  2023 Stage 3 exposure, of which guaranteed	Stock of provisions for provisions f	Stock of Stock	Ons for Stage exposition of the stage of the stage exposition of the stage exp	3.94% 2.47% 3.88%
65 66 67 68 69 70 71 72 72 <b>Row</b> <b>Num</b> 73 74 75 76 77 78 79 80		Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Oulaifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: son-SME Retail - Other Retail - Of Which: non-SME Retail - Other setail - Of Which: non-SME Retail - Other setail - Of Which: non-SME Retail - Other Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	exposure  Stage 1 exposure	exposure, of which guaranteed amount  23 16  5 5  0 0 0  Stage 1 exposure, of which guaranteed	exposure  3 3 4 Stage 2	exposure, of which guaranteed amount  3 2  1 1 1  0 0 0  4 2  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure  10  10  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  which guarante exposure  guarante exposure  stage 3 exposure  which guarante guarante	of provisions fo Stage 1 exposure  0  0  0  Stock of Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0  0 0  0 Total Control Cont	stock of provisions for Stage 3	4.06%  2.19%  3.98%  Coverage Ratio - Stage 3	exposure, of which guaranteed amount  21	Stage 2 exposure  Stage 2 exposure  5  1  0  Stage 2 exposure  Stage 2 exposure  whit guarant amounts  Stage 2 exposure  whit guarant amounts  stage 2 exposure	Public guarantee  Stage 3 exposure  3  Public guarantee  31/: e 2 re, of cheed stage 3 exposure	Stage 3 exposure, of which guaranteed amount  10 0 0 0 0 0 0 0 11 0 0 0 0 11 0 0 0 0 12 0 0 0 14 0 0 15 0 0 16 0 0 17 0 0 18 0 0	Stock of provisions for Stage 1 exposure  0 0 0 Stock of provisions for provision	stage 2 exposure  0  0  Stock of provisions for pro	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  Coverage Rational Stage 3 exposure  0 3.94	% 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  15  4  0  Stage 1 exposure, of which guaranteed	5 0 7	exposure, of which guaranteed amount  3  1  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  11  0  11  11  31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  2023 Stage 3 exposure, of which guaranteed	Stock of provisions for provisions f	Stock of Stock	Ons for Stage exposition of the stage of the stage exposition of the stage exp	3.94% 2.47% 3.88%
Row Num  73 74 75 76 77 78 79 80		Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	exposure  Stage 1 exposure	exposure, of which guaranteed amount  23 16  5 5  0 0 0  Stage 1 exposure, of which guaranteed	exposure  3 3 4 Stage 2	exposure, of which guaranteed amount  3 2  1 1 1  0 0 0  4 2  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure  10  10  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  which guarante exposure  guarante exposure  stage 3 exposure  which guarante guarante	of provisions fo Stage 1 exposure  0  0  0  Stock of Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0  0 0  0 Total Control Cont	stock of provisions for Stage 3	4.06%  2.19%  3.98%  Coverage Ratio - Stage 3	exposure, of which guaranteed amount  21	Stage 2 exposure  Stage 2 exposure  5  1  0  Stage 2 exposure  Stage 2 exposure  whit guarant amounts  Stage 2 exposure  whit guarant amounts  stage 2 exposure	Public guarantee  Stage 3 exposure  3  Public guarantee  31/: e 2 re, of cheed stage 3 exposure	Stage 3 exposure, of which guaranteed amount  10 0 0 0 0 0 0 0 11 0 0 0 0 11 0 0 0 0 12 0 0 0 14 0 0 15 0 0 16 0 0 17 0 0 18 0 0	Stock of provisions for Stage 1 exposure  0 0 0 Stock of provisions for provision	stage 2 exposure  0  0  Stock of provisions for pro	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  Coverage Rational Stage 3 exposure  0 3.94	% 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  15  4  0  Stage 1 exposure, of which guaranteed	5 0 7	exposure, of which guaranteed amount  3  1  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  11  0  11  11  31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  2023 Stage 3 exposure, of which guaranteed	Stock of provisions for provisions f	Stock of Stock	Ons for Stage exposition of the stage of the stage exposition of the stage exp	3.94% 2.47% 3.88%
Row Num  73 74 75 76 77 78 79 80		Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure  Stage 1 exposure	exposure, of which guaranteed amount  23 16  5 5  0 0 0  Stage 1 exposure, of which guaranteed	exposure  3 3 4 Stage 2	exposure, of which guaranteed amount  3 2  1 1 1  0 0 0  4 2  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure  10  10  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  which guarante exposure  guarante exposure  stage 3 exposure  which guarante guarante	of provisions fo Stage 1 exposure  0  0  0  Stock of Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0  0 0  The stage 2 exposure  0 0 0  The stage 2 exposure  The stage 2 exposure  The stage 2 exposure  provisions for stage 2	stock of provisions for Stage 3	4.06%  2.19%  3.98%  Coverage Ratio - Stage 3	exposure, of which guaranteed amount  21	Stage 2 exposure  Stage 2 exposure  5  1  0  Stage 2 exposure  Stage 2 exposure  whit guarant amounts  Stage 2 exposure  whit guarant amounts  stage 2 exposure	Public guarantee  Stage 3 exposure  3  Public guarantee  31/: e 2 re, of cheed stage 3 exposure	Stage 3 exposure, of which guaranteed amount  10 0 0 0 0 0 0 0 11 0 0 0 0 11 0 0 0 0 12 0 0 0 14 0 0 15 0 0 16 0 0 17 0 0 18 0 0	Stock of provisions for Stage 1 exposure  0 0 0 Stock of provisions for provision	stage 2 exposure  0  0  Stock of provisions for pro	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  Coverage Rational Stage 3 exposure  0 3.94	% 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  15  4  0  Stage 1 exposure, of which guaranteed	5 0 7	exposure, of which guaranteed amount  3  1  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  11  0  11  11  31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  2023 Stage 3 exposure, of which guaranteed	Stock of provisions for provisions f	Stock of Stock	Ons for Stage exposition of the stage of the stage exposition of the stage exp	3.94% 2.47% 3.88%
Row Num  73 74 75 76 77 78 79 80		Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: NME	exposure  Stage 1 exposure	exposure, of which guaranteed amount  23 16  5 5  0 0 0  Stage 1 exposure, of which guaranteed	exposure  3 3 4 Stage 2	exposure, of which guaranteed amount  3 2  1 1 1  0 0 0  4 2  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure  10  10  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  which guarante exposure  guarante exposure  stage 3 exposure  which guarante guarante	of provisions fo Stage 1 exposure  0  0  0  Stock of Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0  0 0  The stage 2 exposure  0 0 0  The stage 2 exposure  The stage 2 exposure  The stage 2 exposure  provisions for stage 2	stock of provisions for Stage 3	4.06%  2.19%  3.98%  Coverage Ratio - Stage 3	exposure, of which guaranteed amount  21	Stage 2 exposure  Stage 2 exposure  5  1  0  Stage 2 exposure  Stage 2 exposure  whit guarant amounts  Stage 2 exposure  whit guarant amounts  stage 2 exposure	Public guarantee  Stage 3 exposure  3  Public guarantee  31/: e 2 re, of cheed stage 3 exposure	Stage 3 exposure, of which guaranteed amount  10 0 0 0 0 0 0 0 11 0 0 0 0 11 0 0 0 0 12 0 0 0 14 0 0 15 0 0 16 0 0 17 0 0 18 0 0	Stock of provisions for Stage 1 exposure  0 0 0 Stock of provisions for provision	stage 2 exposure  0  0  Stock of provisions for pro	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  Coverage Rational Stage 3 exposure  0 3.94	% 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  15  4  0  Stage 1 exposure, of which guaranteed	5 0 7	exposure, of which guaranteed amount  3  1  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  11  0  11  11  31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  2023 Stage 3 exposure, of which guaranteed	Stock of provisions for provisions f	Stock of Stock	Ons for Stage exposition of the stage of the stage exposition of the stage exp	3.94% 2.47% 3.88%
Row Num  73 74 75 76 77 78 79 80		Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure  Stage 1 exposure	exposure, of which guaranteed amount  23 16  5 5  0 0 0  Stage 1 exposure, of which guaranteed	exposure  3 3 4 Stage 2	exposure, of which guaranteed amount  3 2  1 1 1  0 0 0  4 2  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure  10  10  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  which guarante exposure  guarante exposure  stage 3 exposure  which guarante guarante	of provisions fo Stage 1 exposure  0  0  0  Stock of Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0  0 0  The stage 2 exposure  0 0 0  The stage 2 exposure  The stage 2 exposure  The stage 2 exposure  provisions for stage 2	stock of provisions for Stage 3	4.06%  2.19%  3.98%  Coverage Ratio - Stage 3	exposure, of which guaranteed amount  21	Stage 2 exposure  Stage 2 exposure  5  1  0  Stage 2 exposure  Stage 2 exposure  whit guarant amounts  Stage 2 exposure  whit guarant amounts  stage 2 exposure	Public guarantee  31/3  Public guarantee  31/3  2 re, of cheed and	Stage 3 exposure, of which guaranteed amount  10 0 0  0 0 0  0 0 0  11 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0 0  0 0 0  0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	stage 2 exposure  0  0  Stock of provisions for pro	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  Coverage Rational Stage 3 exposure  0 3.94	% 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  15  4  0  Stage 1 exposure, of which guaranteed	5 0 7	exposure, of which guaranteed amount  3  1  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  11  0  11  11  31/12/2	Stage 3 exposure, of which guaranteed amount  0 0 0 2023 Stage 3 exposure, of which guaranteed	Stock of provisions for provisions f	Stock of Stock	Ons for Stage exposition of the stage of the stage exposition of the stage exp	3.94% 2.47% 3.88%
Row Num  73 74 75 76 77 78 79 80		Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure  Stage 1 exposure	exposure, of which guaranteed amount  23 16  5 5  0 0 0  Stage 1 exposure, of which guaranteed	exposure  3 3 4 Stage 2	exposure, of which guaranteed amount  3 2  1 1 1  0 0 0  4 2  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure  10  10  31/12/2021  Stage 3 exposure  which guarante amount  31/12/2021	of provisions fo Stage 1 exposure  0  0  0  Stock of Stage 1 exposure	provisions for Stage 2 exposure  0 0 0  0 0  0 0  The stage 2 exposure  0 0 0  The stage 2 exposure  The stage 2 exposure  The stage 2 exposure  provisions for stage 2	stock of provisions for Stage 3	4.06%  2.19%  3.98%  Coverage Ratio - Stage 3	exposure, of which guaranteed amount  21	Stage 2 exposure  Stage 2 exposure  5  1  0  Stage 2 exposure  Stage 2 exposure  whit guarant amounts  Stage 2 exposure  whit guarant amounts  stage 2 exposure	Public guarantee  Stage 3 exposure  3	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	stage 2 exposure  0  0  Stock of provisions for pro	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  Coverage Rational Stage 3 exposure  0 3.94	% 19 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  15  4  0  Stage 1 exposure, of which guaranteed	5 0 7	exposure, of which guaranteed amount  3  1  0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  11  0  0  31/12/2  Stage 3 exposure  4  4  0  0	Stage 3 exposure, of which guaranteed amount   O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for provisions f	Stock of Stock	Ons for Stage exposition of the stage of the stage exposition of the stage exp	3.94% 2.47% 3.88%
Row Num  73 74 75 76 77 78 79 80		Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure  Stage 1 exposure	exposure, of which guaranteed amount  23 16  5 5  0 0 0  Stage 1 exposure, of which guaranteed	exposure  3 3 4 Stage 2	exposure, of which guaranteed amount  3 2  1 1 1  0 0 0  4 2  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure  10  10  31/12/2021  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  which guarante exposure  guarante exposure  stage 3 exposure  which guarante guarante	of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  O O O  O O  O O  O O  O O  O O  O O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	4.06%  2.19%  3.98%  Coverage Ratio - Stage 3	exposure, of which guaranteed amount  21	Stage 2 exposure  Stage 2 exposure  5  1  0  Stage 2 exposure  Stage 2 exposure  whit guarant amounts  Stage 2 exposure  whit guarant amounts  stage 2 exposure	Public guarantee  31/3	Stage 3 exposure, of which guaranteed amount  10 0 0  0 0 0  0 0 0  11 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0 0  0 0 0  0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure  O  Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	isions for tage 3 reposure  0 4.01  0 2.21  0 -  0 3.94  cock of isions for tage 3 reposure  Coverage Rations for Stage 3 exposure  0 9.73  0 9.69	% 19 % 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  35  Stage 1  1  2  35  35  35	5  1  0  7  Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  4  Stage 2  exposure, of of which guaranteed amount	Stage 3 exposure  11  0  11  11  31/12/2	Stage 3 exposure, of which guaranteed amount   2023 Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure exposure  Stock of rovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	coverage Stage expositions for less of the stage expositions for less sure Coverage Stage expositions for less sure Coverage Stage expositions for less of the stage expositions	3.94% 2.47% 3.88% 3.88%  9.01% 4.61%
Row Num  73 74 75 76 77 78 79 80		Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Qualifying Revolving Retail - Other Retail Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	exposure  Stage 1 exposure	exposure, of which guaranteed amount  23	Stage 2 exposure	stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount  2 1 0 0 0 0 0 0 1	Stage 3 exposure  Stage 3 exposure  Which guarante amount  10  10  10  31/12/2021  Stage 3 exposure  Stage 3 exposure	of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	4.06%  2.19%  3.98%  Coverage Ratio Stage 3 exposure  10.40%  10.40%  10.35%	1	Stage 2 exposure  stage 2 exposure  5  1  1  Stage 2 exposure  Stage 2 exposure  whi guaran amo  0  0  Stage 3  Stage 2 exposure  o  0  Stage 3  Stage 4  St	Public guarantee  31/3	Stage 3 exposure, of which guaranteed amount  10 0 0  0 0 0  0 0 0  11 0 0  2s - Adverse Scenario 12/2022  Stage 3 exposure, of which guaranteed amount  3 0 0  0 0 0  0 0 0  1 0 0 0  1 0 0 0  1 0 0 0  1 0 0 0  2 0 0 0  3 0 0 0  4 0 0 0  5 0 0 0  6 0 0 0  6 0 0 0  7 0 0  8 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Stock of provisions for Stage 1 exposure   O  O  Stock of provisions for Stage 1 exposure    Stock of provisions for Stage 1 exposure   O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure exposur	Coverage Rational Stage 3 exposure  0 4.01  0	% 19 % 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  35  Stage 1  1  2  35  35  35	5  1  0  7  Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  4  Stage 2  exposure, of of which guaranteed amount	Stage 3 exposure  11  0  0  31/12/2  Stage 3 exposure  4  4  0  0  11  31/12/2	Stage 3 exposure, of which guaranteed amount   2023 Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of rovisions for Stage 2 exposure  Stock of rovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	coverage expositions for least sure    K of ons for least sure    Coverage expositions for least sure    K of ons for least sure    Coverage expositions for    Coverage expositions fo	3.94% 2.47% 3.88% 3.88%  9.01% 4.61%
Row Num  73 74 75 76 77 78 79 80		Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	Stage 1 exposure	exposure, of which guaranteed amount  23	Stage 2 exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  2 1 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure  9 10 10 10 10 10 10 10 10 10 10 10 10 10	of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	4.06%  2.19%  3.98%  Coverage Ratio - Stage 3	stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  37 38 38 37 38 37 38 37	Stage 2 exposure  Stage 2 exposure  5  1  1  0  Stage 2 exposure  Stage 2 exposure  whi guarar amo  0  Stage 2 exposure  whi guarar amo  3  Stage 2 exposure  whi guarar amo  0  Stage 2 exposur whi guarar amo  guarar amo  0	Stage 3 exposure  stage 3 exposure  3  1  Public guarantee  31/: e 2 re, of chequent  3 exposure  31/: e 2 re, of chequent  31/: e 2 re, of chequent	Stage 3 exposure, of which guaranteed amount  10 0 0  0 0 0  0 0 0  11 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0  0 0 0  0 0 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0 0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure exposur	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  cock of isions for tage 3 exposure  0 9.73  0 9.73  0 - 4.62  0 - 9.69	% 19 % 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	5  1  0  7  Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  11  0  0  31/12/2  Stage 3 exposure  4  4  31/12/2  Stage 3	Stage 3 exposure, of which guaranteed amount  0  0  0  2023 Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of rovisions for Stage 2 exposure  Stock of rovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	coverage expositions for least sure    K of ons for least sure    Coverage expositions for least sure    K of ons for least sure    Coverage expositions for    Coverage expositions fo	3.94% 2.47% 3.88% 3.88%  9.01% 4.61%
Row Num  73 74 75 76 77 78 79 80		Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed amount  23	Stage 2 exposure	stage 2 exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount  2 1 0 0 0 0 0 0 1	Stage 3 exposure  Stage 3 exposure  Which guarante amount  10  10  10  31/12/2021  Stage 3 exposure  Stage 3 exposure	of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	4.06%  2.19%  3.98%  Coverage Ratio Stage 3 exposure  10.40%  10.40%  10.35%	1	Stage 2 exposure  stage 2 exposure  5  1  1  Stage 2 exposure  Stage 2 exposure  whi guaran amo  0  0  Stage 3  Stage 2 exposure  o  0  Stage 3  Stage 4  St	Stage 3 exposure  stage 3 exposure  3  1  Public guarantee  31/: e 2 re, of chequent  3 exposure  31/: e 2 re, of chequent  31/: e 2 re, of chequent	Stage 3 exposure, of which guaranteed amount  10 0 0  0 0 0  0 0 0  11 0 0  es - Adverse Scenario 12/2022  Stage 3 exposure, of which guaranteed amount  3 0 0  0 0 0  1 0 0 0  1 0 0 0  1 0 0 0  1 0 0 0  2 0 0 0  3 0 0 0  4 0 0 0  5 0 0 0  6 0 0 0  7 0 0 0  8 1 0 0  9 1 0 0	Stock of provisions for Stage 1 exposure   O  O  Stock of provisions for Stage 1 exposure    Stock of provisions for Stage 1 exposure   O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure exposur	cock of isions for tage 3 exposure  Coverage Ratio Stage 3 exposure  O	% 19 % 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  35  Stage 1  1  2  35  35  35	5  1  0  7  Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  4  Stage 2  exposure, of of which guaranteed amount	Stage 3 exposure  11  0  0  31/12/2  Stage 3 exposure  4  4  31/12/2  Stage 3	Stage 3 exposure, of which guaranteed amount   2023 Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure exposure  Stock of rovisions for Stage 2 exposure  Stage 2 exposure  O  Stock of rovisions for Stage 2 exposure  O  O  Stage 3 Stock of provisions for Stage 2 exposure  O  Stage 3 Stock of provisions for Stage 3 exposure  O  Stock of Stoc	coverage expositions for least sure    K of ons for least sure    Coverage expositions for least sure    K of ons for least sure    Coverage expositions for    Coverage expositions fo	3.94% 2.47% 3.88% 3.88%  9.01% 4.61%
Row Num  73 74 75 76 77 78 79 80		Central banks Central governments Institutions Corporates Corporates Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: smc Retail - Qualifying Revolving Retail - Other Retail - Of Which: smc	Stage 1 exposure	exposure, of which guaranteed amount  23	Stage 2 exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  2 1 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure  9 10 10 10 10 10 10 10 10 10 10 10 10 10	of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	4.06%  2.19%  3.98%  Coverage Ratio Stage 3 exposure  10.40%  10.40%  10.35%	stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  37 38 38 37 38 37 38 37	Stage 2 exposure  Stage 2 exposure  5  1  1  0  Stage 2 exposure  Stage 2 exposure  whi guarar amo  0  Stage 2 exposure  whi guarar amo  3  Stage 2 exposure  whi guarar amo  0  Stage 2 exposur whi guarar amo  guarar amo  0	Stage 3 exposure  stage 3 exposure  3  1  Public guarantee  31/: e 2 re, of chequent  3 exposure  31/: e 2 re, of chequent  31/: e 2 re, of chequent	Stage 3 exposure, of which guaranteed amount  10 0 0  0 0 0  0 0 0  11 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0  0 0 0  0 0 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0 0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure exposur	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  cock of isions for tage 3 exposure  0 9.73  0 9.73  0 - 4.62  0 - 9.69	% 19 % 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	5  1  0  7  Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  11  0  0  31/12/2  Stage 3 exposure  4  4  31/12/2  Stage 3	Stage 3 exposure, of which guaranteed amount  0  0  0  2023 Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of rovisions for Stage 2 exposure  Stock of rovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	coverage expositions for least sure    K of ons for least sure    Coverage expositions for least sure    K of ons for least sure    Coverage expositions for    Coverage expositions fo	3.94% 2.47% 3.88% 3.88%  9.01% 4.61%
Row Num  73 74 75 76 77 78 79 80		Central banks Central governments Institutions Corporates Corporates Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: sME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: smc Retail - Qualifying Revolving Retail - Other Retail - Of Which: smc	Stage 1 exposure	exposure, of which guaranteed amount  23	Stage 2 exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  2 1 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure  9 10 10 10 10 10 10 10 10 10 10 10 10 10	of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	4.06%  2.19%  3.98%  Coverage Ratio Stage 3 exposure  10.40%  10.40%  10.35%	stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  37 38 38 37 38 37 38 37	Stage 2 exposure  Stage 2 exposure  5  1  1  0  Stage 2 exposure  Stage 2 exposure  whi guarar amo  0  Stage 2 exposure  whi guarar amo  3  Stage 2 exposure  whi guarar amo  0  Stage 2 exposur whi guarar amo  guarar amo  0	Stage 3 exposure  stage 3 exposure  3  1  Public guarantee  31/: e 2 re, of chequent  3 exposure  31/: e 2 re, of chequent  31/: e 2 re, of chequent	Stage 3 exposure, of which guaranteed amount  10 0 0  0 0 0  0 0 0  11 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0  0 0 0  0 0 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0 0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure exposur	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  cock of isions for tage 3 exposure  0 9.73  0 9.73  0 - 4.62  0 - 9.69	% 19 % 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	5  1  0  7  Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  11  0  0  31/12/2  Stage 3 exposure  4  4  31/12/2  Stage 3	Stage 3 exposure, of which guaranteed amount  0  0  0  2023 Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of rovisions for Stage 2 exposure  Stock of rovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	coverage expositions for least sure    K of ons for least sure    Coverage expositions for least sure    K of ons for least sure    Coverage expositions for    Coverage expositions fo	3.94% 2.47% 3.88% 3.88%  9.01% 4.61%
Row Num  73 74 75 76 77 78 79 80		Central banks Central governments Institutions Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed amount  23	Stage 2 exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  2 1 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure  9 10 10 10 10 10 10 10 10 10 10 10 10 10	of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	4.06%  2.19%  3.98%  Coverage Ratio Stage 3 exposure  10.40%  10.40%  10.35%	stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  37 38 38 37 38 37 38 37	Stage 2 exposure  Stage 2 exposure  5  1  1  0  Stage 2 exposure  Stage 2 exposure  whi guarar amo  0  Stage 2 exposure  whi guarar amo  3  Stage 2 exposure  whi guarar amo  0  Stage 2 exposur whi guarar amo  guarar amo  0	Stage 3 exposure  stage 3 exposure  3  1  Public guarantee  31/: e 2 re, of chequent  3 exposure  31/: e 2 re, of chequent  31/: e 2 re, of chequent	Stage 3 exposure, of which guaranteed amount  10 0 0  0 0 0  0 0 0  11 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0  0 0 0  0 0 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0 0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure exposur	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  cock of isions for tage 3 exposure  0 9.73  0 9.73  0 - 4.62  0 - 9.69	% 19 % 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	5  1  0  7  Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  11  0  0  31/12/2  Stage 3 exposure  4  4  31/12/2  Stage 3	Stage 3 exposure, of which guaranteed amount  0  0  0  2023 Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of rovisions for Stage 2 exposure  Stock of rovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	coverage expositions for least sure    K of ons for least sure    Coverage expositions for least sure    K of ons for least sure    Coverage expositions for    Coverage expositions fo	3.94% 2.47% 3.88% 3.88%  9.01% 4.61%
Row Num  73 74 75 76 77 78 79 80		Central banks Central covernments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Qualifying Revolving Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property	Stage 1 exposure	exposure, of which guaranteed amount  23	Stage 2 exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  2 1 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure  9 10 10 10 10 10 10 10 10 10 10 10 10 10	of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	4.06%  2.19%  3.98%  Coverage Ratio Stage 3 exposure  10.40%  10.40%  10.35%	stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  37 38 38 37 38 37 38 37	Stage 2 exposure  Stage 2 exposure  5  1  1  0  Stage 2 exposure  Stage 2 exposure  whi guarar amo  0  Stage 2 exposure  whi guarar amo  3  Stage 2 exposure  whi guarar amo  0  Stage 2 exposur whi guarar amo  guarar amo  0	Stage 3 exposure  stage 3 exposure  3  1  Public guarantee  31/: e 2 re, of chequent  3 exposure  31/: e 2 re, of chequent  31/: e 2 re, of chequent	Stage 3 exposure, of which guaranteed amount  10 0 0  0 0 0  0 0 0  11 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0  0 0 0  0 0 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0 0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure exposur	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  cock of isions for tage 3 exposure  0 9.73  0 9.73  0 - 4.62  0 - 9.69	% 19 % 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	5  1  0  7  Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  11  0  0  31/12/2  Stage 3 exposure  4  4  31/12/2  Stage 3	Stage 3 exposure, of which guaranteed amount  0  0  0  2023 Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of rovisions for Stage 2 exposure  Stock of rovisions for Stage 2 exposure  O  Stock of rovisions for Stage 2 exposure  O  Stock of rovisions for Stage 2 exposure  O  O  O  Stock of rovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	coverage expositions for least sure    K of ons for least sure    Coverage expositions for least sure    K of ons for least sure    Coverage expositions for    Coverage expositions fo	3.94% 2.47% 3.88% 3.88%  9.01% 4.61%
Row Num  73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90  81 91 92 93 94 95 96 97 98		Central banks Contral governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property Securitisation Other non-credit obligation assets Institutions Corporates Corporates Corporates - Of Which: Specialised Lending Corporates Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed amount  23	Stage 2 exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  2 1 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure  9 10 10 10 10 10 10 10 10 10 10 10 10 10	of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	4.06%  2.19%  3.98%  Coverage Ratio Stage 3 exposure  10.40%  10.40%  10.35%	stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  37 38 38 37 38 37 38 37	Stage 2 exposure  Stage 2 exposure  5  1  1  0  Stage 2 exposure  Stage 2 exposure  whi guarar amo  0  Stage 2 exposure  whi guarar amo  3  Stage 2 exposure  whi guarar amo  0  Stage 2 exposur whi guarar amo  guarar amo  0	Stage 3 exposure  stage 3 exposure  3  1  Public guarantee  31/: e 2 re, of chequent  3 exposure  31/: e 2 re, of chequent  31/: e 2 re, of chequent	Stage 3 exposure, of which guaranteed amount  10 0 0  0 0 0  0 0 0  11 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0  0 0 0  0 0 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0 0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure exposur	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  cock of isions for tage 3 exposure  0 9.73  0 9.73  0 - 4.62  0 - 9.69	% 19 % 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	5  1  0  7  Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  11  0  0  31/12/2  Stage 3 exposure  4  4  31/12/2  Stage 3	Stage 3 exposure, of which guaranteed amount  0  0  0  2023 Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of rovisions for Stage 2 exposure  Stock of rovisions for Stage 2 exposure  O  Stock of rovisions for Stage 2 exposure  O  Stock of rovisions for Stage 2 exposure  O  O  O  Stock of rovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	coverage expositions for least sure    K of ons for least sure    Coverage expositions for least sure    K of ons for least sure    Coverage expositions for    Coverage expositions fo	3.94% 2.47% 3.88% 3.88%  9.01% 4.61%
Row Num  73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90  81 92 93 94 95 96 97 98	NORWAY	Central banks Contral governments Institutions Corporates - Of Which: Specialised Lending Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Equity Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed amount  23	Stage 2 exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  2 1 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure  9 10 10 10 10 10 10 10 10 10 10 10 10 10	of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	4.06%  2.19%  3.98%  Coverage Ratio Stage 3 exposure  10.40%  10.40%  10.35%	stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  37 38 38 37 38 37 38 37	Stage 2 exposure  Stage 2 exposure  5  1  1  0  Stage 2 exposure  Stage 2 exposure  whi guarar amo  3  Stage 2 exposure  whi guarar amo  3  Stage 2 exposure  whi guarar amo  stage 2 exposur whi guarar amo  guarar amo  stage 2 exposur whi guarar amo  guarar amo  guarar amo  stage 2 exposur whi guarar amo  guarar amo	Stage 3 exposure  stage 3 exposure  3  1  Public guarantee  31/: e 2 re, of chequent  3 exposure  31/: e 2 re, of chequent  31/: e 2 re, of chequent	Stage 3 exposure, of which guaranteed amount  10 0 0  0 0 0  0 0 0  11 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0  0 0 0  0 0 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0 0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure exposur	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  cock of isions for tage 3 exposure  0 9.73  0 9.73  0 - 4.62  0 - 9.69	% 19 % 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	5  1  0  7  Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  11  0  0  31/12/2  Stage 3 exposure  4  4  31/12/2  Stage 3	Stage 3 exposure, of which guaranteed amount  0  0  0  2023 Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of rovisions for Stage 2 exposure  Stock of rovisions for Stage 2 exposure  O  Stock of rovisions for Stage 2 exposure  O  Stock of rovisions for Stage 2 exposure  O  O  O  Stock of rovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	coverage expositions for least source stage exposit	3.94% 2.47% 3.88% 3.88%  9.01% 4.61%
Row Num  73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 90  Row Num  91 92 93 94 95 96 97 98	NORWAY	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SNE Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: sME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed amount  23	Stage 2 exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  2 1 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure  9 10 10 10 10 10 10 10 10 10 10 10 10 10	of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	4.06%  2.19%  3.98%  Coverage Ratio Stage 3 exposure  10.40%  10.40%  10.35%	stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  37 38 38 37 38 37 38 37	Stage 2 exposure  Stage 2 exposure  5  1  1  0  Stage 2 exposure  Stage 2 exposure  whi guarar amo  3  Stage 2 exposure  whi guarar amo  3  Stage 2 exposure  whi guarar amo  stage 2 exposur whi guarar amo  guarar amo  stage 2 exposur whi guarar amo  guarar amo  guarar amo  stage 2 exposur whi guarar amo  guarar amo	Stage 3 exposure  stage 3 exposure  3  1  Public guarantee  31/: e 2 re, of chequent  3 exposure  31/: e 2 re, of chequent  31/: e 2 re, of chequent	Stage 3 exposure, of which guaranteed amount  10 0 0  0 0 0  0 0 0  11 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0  0 0 0  0 0 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0 0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure exposur	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  cock of isions for tage 3 exposure  0 9.73  0 9.73  0 - 4.62  0 - 9.69	% 19 % 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	5  1  0  7  Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  11  0  0  31/12/2  Stage 3 exposure  4  4  31/12/2  Stage 3	Stage 3 exposure, of which guaranteed amount  0  0  0  2023 Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of rovisions for Stage 2 exposure  Stock of rovisions for Stage 2 exposure  O  Stock of rovisions for Stage 2 exposure  O  Stock of rovisions for Stage 2 exposure  O  O  O  Stock of rovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	coverage expositions for least source stage exposit	3.94% 2.47% 3.88% 3.88% 4.61% 8.98%
Row Num  73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90  81 92 93 94 95 96 97 98	NORWAY	Central banks Contral governments Institutions Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured in real estate property Securitisation Other non-credit obligation assets IRB TOTAL  Central powernments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: sme Retail - Secured on real estate property - Of Which: sme Retail - Outher Retail - Of Which: sme Retail - Outher Retail - Of Which: Sme Retail - Outher Retail - Of Which: Sme	Stage 1 exposure	exposure, of which guaranteed amount  23	Stage 2 exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  2 1 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure  9 10 10 10 10 10 10 10 10 10 10 10 10 10	of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	4.06%  2.19%  3.98%  Coverage Ratio Stage 3 exposure  10.40%  10.40%  10.35%	stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  37 38 38 37 38 37 38 37	Stage 2 exposure  Stage 2 exposure  5  1  1  0  Stage 2 exposure  Stage 2 exposure  whi guarar amo  3  Stage 2 exposure  whi guarar amo  3  Stage 2 exposure  whi guarar amo  stage 2 exposur whi guarar amo  guarar amo  stage 2 exposur whi guarar amo  guarar amo  guarar amo  stage 2 exposur whi guarar amo  guarar amo	Stage 3 exposure  stage 3 exposure  3  1  Public guarantee  31/: e 2 re, of chequent  3 exposure  31/: e 2 re, of chequent  31/: e 2 re, of chequent	Stage 3 exposure, of which guaranteed amount  10 0 0  0 0 0  0 0 0  11 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0  0 0 0  0 0 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0 0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure exposur	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  cock of isions for tage 3 exposure  0 9.73  0 9.73  0 - 4.62  0 - 9.69	% 19 % 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	5  1  0  7  Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  11  0  0  31/12/2  Stage 3 exposure  4  4  31/12/2  Stage 3	Stage 3 exposure, of which guaranteed amount  0  0  0  2023 Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of rovisions for Stage 2 exposure  Stock of rovisions for Stage 2 exposure  O  Stock of rovisions for Stage 2 exposure  O  Stock of rovisions for Stage 2 exposure  O  O  O  Stock of rovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	coverage expositions for least source stage exposit	3.94% 2.47% 3.88% 3.88%  9.01% 4.61%
Row Num  73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90  81 91 92 93 94 95 96 97 98	NORWAY	Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on seasests IRB TOTAL  Central banks Central governments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property Securitisation Other non-credit obligation assets IRB TOTAL  Central banks Central governments Institutions Corporates - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: SME Retail - Other Retail - Of Which: SME	Stage 1 exposure	exposure, of which guaranteed amount  23	Stage 2 exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  2 1 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure  9 10 10 10 10 10 10 10 10 10 10 10 10 10	of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	4.06%  2.19%  3.98%  Coverage Ratio Stage 3 exposure  10.40%  10.40%  10.35%	stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  37 38 38 37 38 37 38 37	Stage 2 exposure  Stage 2 exposure  5  1  1  0  Stage 2 exposure  Stage 2 exposure  whi guarar amo  3  Stage 2 exposure  whi guarar amo  3  Stage 2 exposure  whi guarar amo  stage 2 exposur whi guarar amo  guarar amo  stage 2 exposur whi guarar amo  guarar amo  guarar amo  stage 2 exposur whi guarar amo  guarar amo	Stage 3 exposure  stage 3 exposure  3  1  Public guarantee  31/: e 2 re, of chequent  3 exposure  31/: e 2 re, of chequent  31/: e 2 re, of chequent	Stage 3 exposure, of which guaranteed amount  10 0 0  0 0 0  0 0 0  11 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0  0 0 0  0 0 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0 0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure exposur	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  cock of isions for tage 3 exposure  0 9.73  0 9.73  0 - 4.62  0 - 9.69	% 19 % 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	5  1  0  7  Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  11  0  0  31/12/2  Stage 3 exposure  4  4  31/12/2  Stage 3	Stage 3 exposure, of which guaranteed amount  0  0  0  2023 Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of rovisions for Stage 2 exposure  Stock of rovisions for Stage 2 exposure  O  Stock of rovisions for Stage 2 exposure  O  Stock of rovisions for Stage 2 exposure  O  O  O  Stock of rovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	coverage expositions for least source stage exposit	3.94% 2.47% 3.88% 3.88%  9.01% 4.61%
Row Num  73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90  Row Num  91 92 93 94 95 96 97 98	NORWAY	Central banks Contral governments Institutions Corporates - Of Which: Specialised Lending Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Secured in real estate property Securitisation Other non-credit obligation assets IRB TOTAL  Central powernments Institutions Corporates - Of Which: Specialised Lending Corporates - Of Which: Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: SME Retail - Secured on real estate property Retail - Other Retail - Of Which: non-SME Retail - Other Retail - Of Which: sme Retail - Other Retail - Of Which: sme Retail - Secured on real estate property - Of Which: sme Retail - Outher Retail - Of Which: sme Retail - Outher Retail - Of Which: Sme Retail - Outher Retail - Of Which: Sme	Stage 1 exposure	exposure, of which guaranteed amount  23	Stage 2 exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  2 1 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure  9 10 10 10 10 10 10 10 10 10 10 10 10 10	of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O Stock of provisions fo Stage 1 exposure  O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  0	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	4.06%  2.19%  3.98%  Coverage Ratio Stage 3 exposure  10.40%  10.40%  10.35%	stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  37 38 38 37 38 37 38 37	Stage 2 exposure  Stage 2 exposure  5  1  1  0  Stage 2 exposure  Stage 2 exposure  whi guarar amo  3  Stage 2 exposure  whi guarar amo  3  Stage 2 exposure  whi guarar amo  stage 2 exposur whi guarar amo  guarar amo  stage 2 exposur whi guarar amo  guarar amo  guarar amo  stage 2 exposur whi guarar amo  guarar amo	Stage 3 exposure  stage 3 exposure  3  1  Public guarantee  31/: e 2 re, of chequent  3 exposure  31/: e 2 re, of chequent  31/: e 2 re, of chequent	Stage 3 exposure, of which guaranteed amount  10 0 0  0 0 0  0 0 0  11 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0  0 0 0  0 0 0  12/2022  Stage 3 exposure, of which guaranteed amount  3 0 0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 2 exposure exposur	Coverage Rational Stage 3 exposure  0 4.01  0 - 2.21  0 - 3.94  cock of isions for tage 3 exposure  0 9.73  0 9.73  0 - 4.62  0 - 9.69	% 19 % 5 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	5  1  0  7  Stage 2  exposure	exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount  4  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  11  0  0  31/12/2  Stage 3 exposure  4  4  31/12/2  Stage 3	Stage 3 exposure, of which guaranteed amount  0  0  0  2023 Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  O  Stock of provisions for Stage 1 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stock of rovisions for Stage 2 exposure  Stock of rovisions for Stage 2 exposure  O  Stock of rovisions for Stage 2 exposure  O  Stock of rovisions for Stage 2 exposure  O  O  O  Stock of rovisions for Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	coverage expositions for least source stage exposit	3.94% 2.47% 3.88% 3.88%  9.01% 4.61%

# 2021 EU-wide Stress Test: Credit risk COVID-19 IRB Danske Bank

			101	102	103	104	105 106	107	108 109	110	111	112	113	114 Public g	115 116  Juarantees - Adverse Scer	117 118	119 120	121	122	123	124	125	126 127	128 12	9 130
				Stage 1		Stage 2	31/12/2021 Stage 3	Stock of	Stock of Stock	of Coverage Patio		Stage 1		Stage 2	31/12/2022 Stage 3	Stock of Stock of	Stock of Coverage Ra	tio.	Stage 1		Stage 2	OVIDA	tage 3 Stock of	Stock of Stock	k of Coverage Patie
Row Num		(mln EUR, %)	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure, exposure guarantee	Stage 1	r provisions for provision Stage 2 Stage exposure expos	EXDOSIDE	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of swhich exguaranteed amount	tage 3 exposure, of which guaranteed amount	provisions for provisions of p	or provisions for Stage 3	Stage 1	exposure, of which guaranteed amount	Stage 2 exposure		xposure gua	osure, of which Stage 1 exposure	provisions for provision Stage 2 Stage exposure expos	
109 110 111		Central banks Central governments Institutions																							
112 113 114		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0 (	0 (	0 0	0	0	0 0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0	0	0	0 (	0	0 -
115 116 117	GERMANY	Retail Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		0 (	0 (	0 0	0	0	0 0	0 -	0	0	0	0	0	0 0	0 0 -	0	0	0	0	0	0 (	0	0 -
118 119 120	GLICHAINT	Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail		0 0	0 (	0 0	0	0	0 0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0	0	0	0 (	0	0 -
121 122 123		Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME  Equity																							
124 125 126		Securitisation Other non-credit obligation assets IRB TOTAL		0 0	0 (	0 0	0	0	0 0	0 -	0	0	0	0	0	0 0	0 0 -	0	0	0 0	0	0	0 0	0	0 -
														Public <u>c</u>	juarantees - Adverse Scer	ario									
			Chara d	Stage 1 exposure, of	Channe 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure,	Stock of	Stock of Stock	of Coverage Ratio -	Chara d	Stage 1 exposure, of	Channe 2	Stage 2 exposure, of	31/12/2022 Stage 3 exposure, o	Stock of Stock of	Stock of Coverage Ra	tio ·	Stage 1 exposure, of	Gtown 3	Stage 2 exposure, of	avno	tage 3 osure, of	Stock of Stock	ck of Coverage Ratio -
Row Num		(mln EUR, %)	exposure	which guaranteed amount	exposure	which guaranteed amount	Stage 3 which guarantee amount	Stage 1	Stage 2 Stage exposure expos	Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which	tage 3 which posure guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure  Stage 3 exposure	Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which	xposure gua	which Stage 1 exposure	Stage 2 Stage exposure expos	ge 3 Stage 3
127 128 129		Central banks Central governments Institutions																							
130 131 132		Corporates  Corporates - Of Which: Specialised Lending  Corporates - Of Which: SME		0 (	0 (	0 0	0	0	0 0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0 0	0	0	0 (	0	0 -
133 134 135	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME		0 (	0 (	0 0	0	0	0 0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0 0	0	0	0 (	0	0 -
136 137 138		Retail - Secured on real estate property - Of Which: non-SME  Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME		0 (	0 (	0 0	0	0	0 0	0 -	0	0	0	U	0	0 0	0 0-	0	0	0	U	0	0 (	0	0 -
140 141		Retail - Other Retail - Of Which: non-SME  Equity  Securitisation																							
143 144		Other non-credit obligation assets  IRB TOTAL		0 0	0 (	0 0	0	0	0 0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0 0	0	0	0 (	0	0 -
														Public <u>c</u>	juarantees - Adverse Scer	ario									
			Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2021 Stage 3 exposure,	Stock of provisions for	Stock of Stock	of Coverage Ratio -	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2022 Stage 3 exposure, of	Stock of Stock of	Stock of Coverage Ra	tio - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2023 Stage 3	tage 3 Stock of provisions for	Stock of Stock	Coverage Ratio -
Row Num		(mln EUR, %)	exposure	which guaranteed amount	exposure	which guaranteed amount	exposure which guarantee amount	d Stage 1 exposure	Stage 2 Stage exposure expos		exposure	which guaranteed amount	exposure	WNICH	posure which guaranteed amount	Stage 1 Stage 2 exposure exposure	Stage 3 exposure  Stage 3 exposure	exposure	which guaranteed amount	exposure	Which	xposure gua	which aranteed mount Stage 1 exposure	Stage 2 Stage exposure expos	
146 147 148		Central banks Central governments Institutions Corporates			0 (	0 0	0	0	0	01-	0	0	0	0	0	0 0	0 0-	0		0	0	0	0	0	0 -
149 150 151		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME  Retail		0	0 (	0 0	0	0	0 0	0 -	0	0	0	0	0	0 0	0 0-	0		0 0	0	0	0	0	0 -
152 153 154	N.A.	Retail - Secured on real estate property  Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME		0 0	0 (	0 0	0	0	0 0	0 -	0	0	0	0	0	0 0	0 0-	0	0)	0 0	0	0	0 (	0	0 -
155 156 157		Retail - Qualifying Revolving  Retail - Other Retail  Retail - Other Retail - Of Which: SME																							
158 159 160		Retail - Other Retail - Of Which: non-SME  Equity Securitisation																							
161 162		Other non-credit obligation assets IRB TOTAL		0 0	0 (	0 0	0	0	0 0	0 -	0	0	0	0	0	0 0	0 0 -	0	0	0 0	0	0	0 (	0	0 -
							31/12/2021							Public g	juarantees - Adverse Scer 31/12/2022	ario						31/12/2023			
Daw			Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 Stage 3 exposure, which	Stock of provisions for Stage 1	Stock of Stock r provisions for provision Stage 2 Stage	rs for Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure		Stage 3 exposure, of which	Stock of Stock of provisions Stage 1 Stage 2	Stock of provisions for Stage 3	tio - Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure		Stage 3 expo	tage 3 osure, of which Stage 1	Stock of Stock provisions for provision Stage 2 Stage	ons for Coverage Ratio -
Num 163		Central banks		guaranteed amount	ехрозите	guaranteed amount	guarantee	d exposure	exposure expos		exposure	guaranteed amount	exposure	guaranteed amount	guaranteed amount	exposure exposure	exposure exposure	ехрозите	guaranteed amount	exposure	guaranteed amount	gua	aranteed exposure	exposure expos	sure exposure
164 165 166		Central governments Institutions Corporates 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 -
168 169 170		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property		0 (	0 (	0 0	0	0	0 0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0 0	0	0	0 (	0	0 -
171 172 173	N.A.	Retail - Secured on real estate property - Of Which: SME  Retail - Secured on real estate property - Of Which: non-SME  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 -
174 175 176		Retail - Other Retail  Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																							
177 178 179		Equity Securitisation Other non-credit obligation assets																							
180		IRB TOTAL		0 0	0 (	0	0	0	0 0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0	0	0	0 (	0	0 -
				Stage 1		Stage 2	31/12/2021					Stage 1		Public g Stage 2	juarantees - Adverse Scer 31/12/2022				Stage 1		Stage 2	31/12/2023			
Row			Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 Stage 3 exposure, exposure guarantee	of Stock of provisions for Stage 1	Stock of Stock r provisions for provision Stage 2 Stage	Stage 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of S	tage 3  tage 3  posure  guaranteed	Stock of Stock of provisions for Stage 1 Stage 2	Stock of provisions for Stage 3 exposure	tio - Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of	Stage 3	osure, of which aranteed Stock of Stock of Stage 1	Stock of Stock provisions for provision Stage 2 Stage	ons for Stage 3
181 182		Central banks Central governments		amount		amount	amount	AVDOSIIFA	exposure expos			amount		amount	amount	exposure exposure	exposure		amount		amount	ar	mount exposure	exposure expos	
183 184 185		Institutions Corporates 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 -
186 187 188		Corporates - Of Which: SME  Retail  Retail - Secured on real estate property  Potail - Secured on real estate property - Of Which: SME		0 (	0 (	0 0	0	0	0 0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0 0	0	0	0 (	0	0 -
190 191	N.A.	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-SME Retail - Qualifying Revolving Retail - Other Retail		0 0	0 (	0 0	0	0	0 0	0 -	0	0	0	0	0	0 0	0 0-	0	0	0 0	0	0	0 (	0	0 -
192 193 194		Retail - Other Retail - Of Which: SME  Retail - Other Retail - Of Which: non-SME																							
195 196 197		Equity Securitisation Other non-credit obligation assets IRB TOTAL		0	0	0	0	0	0 0	0 -	n	0	0	0	0	0 0	0 01-	0		0 0	0	0	0	0	0 -
130		AND TO TAL		- 1	1	<u>,</u>	, <u> </u>	- 1	,	~1	<u> </u>	, <u> </u>	<u> </u>	<u> </u>	<b>~</b>	<u>,                                    </u>	- <sub>1</sub>	<u>,                                     </u>	,	<u>,</u>	<u> </u>	<b>~</b>	- <sub>1</sub>	<u>,                                    </u>	

EBA EUROPEAN BANKING AUTHORITY

			1 2	3		Danske Ban 5			8 0	10	11	12	12			16	17	10	10	20	21	22
							Moratoria - Actual			10	11	12	13	14	15	10	17	Public guaran	tees - Actual	20	21	22
Row Num		(mln EUR, %)	Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12/2020  Stage 2 exposure, of Stage which expired exposure moratoria	e 3 expo sure which	tage 3 Stoc osure, of provision h expired Stag oratoria expo	ns for provisions  1 Stage	for provisions Stage	ns for Stage 3	Exposure val	ues Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31/12 Stage 2 exposure, of which guaranteed amount	/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure
1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18	nske Bank	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation			0 0 0 0 0 0 0 0 0 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 CO	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0
21		Other exposures Standardised Total	0 0		0 0	0	0 Moratoria - Actual	0	0	0	0	0 -		0	1 0	0	0	0 Public guaran	0	0	0	0
Row Num		(mln EUR, %) Central banks	Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12/2020  Stage 2 exposure, of which expired exposumoratoria	St je 3 expo sure which	tage 3 Stoc osure, of provision h expired Stag oratoria expo	ns for provisions  1 Stage	for provisions Stage	stage 3	Exposure val	ues Risk exposure amounts	e Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure
23 24 25		Central governments Regional governments or local authorities Public sector entities																				
26 27 28 29		Multilateral Development Banks International Organisations Institutions Corporates	0 0		0 0	0	0	0	0	0	0	0 -		0	0 0	0 0	0	0	0	0	0	0
30 31 32	ENMARK	of which: SME  Retail  of which: SME	0 0		0 0	0	0	0	0	0	0	0 -		0 0	0 0	0 0 0	0 0	0 0	0 0	0 0	0 0	0 0
33 34 35		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0 0	) (	0 0	0	0	0	0	0	0	0 -		0	0 0	0 0	0	0	0	0	0	0
36 37 38		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																				
40 41 42		Securitisation Other exposures Standardised Total	0 0		0 0	0	0	0	0	0	0	0 -		0	0 0	0 0	0	0	0	0	0	0
							Moratoria - Actual 31/12/2020		·									Public guaran 31/12				
<b>Row Num</b> 43 44		(mln EUR, %)  Central banks Central governments	Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	Stage 2 exposure, of Stage which expired exposure moratoria	e 3 expo sure which	tage 3 Stoc osure, of provision h expired Stag oratoria expo	ns for provisions  1 Stage	for provisions 2 Stage	ns for Stage 3	Exposure val	ues Risk exposure amounts		Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure
45 46 47 48 49 50 51		Regional governments or local authorities  Public sector entities  Multilateral Development Banks  International Organisations  Institutions  Corporates  of which: SME	0 0		0 0	0	0	0	0	0	0	0 -		0 0	0 0	0 0	0	0	0 0	0	0	0
53 54 55 56 57 58	SWEDEN	Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)	0 0		0 0	0	0	0	0	0	0	0 -		0 0 0	0 0 0	0 0 0 0 0	0 0	0 0	0 0	0 0	0 0	0 0 0
60 61 62		Equity Securitisation Other exposures																				
63		Standardised Total	0 0	) (	0 0	0	0 Moratoria - Actual	0	0	0	0	0 -		0	0 0	0	0	0 Public guaran	0 tees - Actual	0	0	0
Row Num		(mln EUR, %)  Central banks	Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12/2020  Stage 2 exposure, of Stage which expired exposure moratoria	e 3 expo sure which	tage 3 Stoc osure, of provision h expired Stag oratoria expo	ns for provisions  1 Stage	for provisions 2 Stage	ns for Stage 3	Exposure val	ues Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	31/12 Stage 2 exposure, of which guaranteed amount	/2020 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure
65 66 67 68 69 70		Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions																				
71 72 73	INLAND	Corporates of which: SME  Retail of which: SME	0 0	) (	0 0	0	0	0	0	0	0	0 -		0 0	1 C 1 C 0 C	0 0 0	0 0	0 0	0 0	0 0	0 0	0 0
75 76 77		Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	0 0	(	0 0	0	0	0	0	0	0	0 -		0	0 0	0 0	0	0	0	0	0	0
78 79 80 81 82 83 84		Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0 0		0 0	0	0	0	0	0	0	0 -		0	1 0	0 0	0	0	0	0	0	0
Row			Exposure values Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Moratoria - Actual 31/12/2020  Stage 2 exposure, of Stage which expired expos	St	tage 3 Stoc osure, of provision h expired Stag	s for provisions	for provisions	of Coverage Ratio - Stage 3 exposure	Exposure val	ues Risk exposure	e Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Public guaran 31/12 Stage 2 exposure, of which guaranteed		Stage 3 exposure, of which guaranteed	Stock of provisions for	Stock of provisions for
85 86 87 88 89		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations		exposure	moratoria	exposure	moratoria expos		ratoria expo		e exposu	exposure		amounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure
91 92 93		Institutions Corporates of which: SME	0 0		0 0	0	0	0	0	0	0	0 -		0	0 0	0 0	0	0	0	0	0	0
94 95 96 97 98 99 100 101	IORWAY	Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 0		0 0	0	0	0	0	0	0	0 -		0 0 0 0	0 C 0 C 0 C	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0
103 104 105		Equity Securitisation Other exposures Standardised Total	0 0		0 0	0	0	0	0	0	0	0 -		0	0 0	0 0	0	0	0	0	0	0

EBA EUROPEAN BANKING AUTHORITY

# 2021 EU-wide Stress Test: Credit risk COVID-19 STA Danske Bank

MANAGEMENT			1	2	3	4	Danske Ba	nnk 6	7	8	9	10	11	12	13	14	15	16	17	18
			_	2	3			Moratoria		0	3	10	- 11	12	13	14	13	10	1/	Public (
Row				Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2		Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3		Risk exposure	Stage 1	Stage 1 exposure, of	Stage 2	Stage 2
Num		(mln E	Exposure value EUR, %)	es amounts	exposure	which expired moratoria	exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Exposure values	amounts	exposure	exposure, of which guaranteed amount	exposure	exposure which guarante amoun
106 107		Central banks Central governments																		
108 109 110		Regional governments or local authorities Public sector entities Multilateral Development Banks																		
111 112		International Organisations Institutions																		
113 114		Corporates of which: SME Retail		0 0		0 0	(	0 0	0	0	0	0	(	) -	0	0	0	0		0 0
116 117 UN	NITED KINGDOM			0 0				0	0	0	0	0			0	0	0	0		0
118 119		of which: non-SME  Items associated with particularly high risk		0 0	(	0 0	(	0 0	0	0	0	0	(	) -	0	0	C	0		0
120 121		Covered bonds  Claims on institutions and corporates with a ST credit assessment																		
122 123 124		Collective investments undertakings (CIU) Equity Securitisation																		
125 126		Other exposures Standardised Total		0 0		0 0	(	0 0	0	0	0	0	(	) -	0	0	O	0		0
								Moratoria	a - Actual											Public (
						Stage 1		31/12/	/2020	Stage 3	Stock of	Stock of	Stock of					Stage 1		Stage 2
Row Num			Exposure value	es Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	Stage 3 exposure	exposure, of which expired	provisions for Stage 1	provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure which guarante
127		Central banks	EUR, %)			moratoria		moratoria		moratoria	exposure	exposure	exposure	exposure				amount		amoun
128 129		Central governments Regional governments or local authorities																		
130 131 132		Public sector entities  Multilateral Development Banks  International Organisations																		
133 134		Institutions Corporates		0 0		0 0	(	0 0	0	0	0	0	(	0 -	0	0	C	0		0
135 136	CEDMANN	of which: SME  Retail		0 0		0 0	(	0 0	0	0	0	0	(	) -	0	0	0	0 0		0
137 138	GERMANY	of which: SME  Secured by mortgages on immovable property  of which: non-SME		0 0				0	0	0	0	0	(	1 -	0	0	0	0		0
140 141		Items associated with particularly high risk Covered bonds								0	<u> </u>					v				
142 143		Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																		
144 145		Equity Securitisation Other exposures																		
147		Standardised Total		0 0		0	(	0 0	0	0	0	0	(	) -	0	0	C	0		0
								Moratoria 31/12												Public (
Barre				Disk symposius	Chara 1	Stage 1	Chara 3	Stage 2		Stage 3	Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -		Diele anna anna	Chana 4	Stage 1 exposure, of	Channa 2	Stage 2 exposure which
Num		(mln E	Exposure value EUR, %)	es Risk exposure amounts	Stage 1 exposure	exposure, of which expired moratoria	Stage 2 exposure	exposure, of which expired moratoria	Stage 3 exposure	exposure, of which expired moratoria	provisions for Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	guarante
148 149		Central banks Central governments	, ,															amount		amoun
150 151		Regional governments or local authorities Public sector entities																		
152 153		Multilateral Development Banks International Organisations Institutions																		
154 155 156		Corporates of which: SME		0 0	(	0 0	(	0 0	0	0	0	0	(	) -	0	0	0	0		0
157 158	N.A.	Retail of which: SME		0 0	(	0	(	0 0	0	0	0	0	(	) -	0	0 0	0	0		0
159 160		Secured by mortgages on immovable property of which: non-SME		0 0		0 0	(	0 0	0	0	0	0	(	) -	0	0	0	0 0		0
161 162 163		Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																		
164 165		Collective investments undertakings (CIU) Equity																		
166 167		Securitisation Other exposures																		
160				0				0	0	0	0	0		) -	0	0	0	0		
168		Standardised Total		0 0		0 0	(	0 0 Moratoria	0 - Actual	0	0	0	(	) -	0	0	C	0		Public
168				0 0		0		0 0 Moratoria 31/12/		0	0	0	(	) -	0	0	C	Stage 1		Public
Row Num			Exposure value	0 0 0	Stage 1	Stage 1 exposure, of	Stage 2	31/12/ Stage 2 exposure, of	/2020 Stage 3	Stage 3 exposure, of	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ratio - Stage 3	0 Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2
Row Num		Standardised Total  (mln E	Exposure value	o 0 0 Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which expired moratoria	Stage 2 exposure	31/12/ Stage 2	/2020	Stage 3 exposure, of which expired moratoria	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	
Row Num 169 170 171		Standardised Total  (min E  Central banks Central governments Regional governments or local authorities		<b>25</b>		exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Exposure values		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage : exposure which guarante
Row Num 169 170 171 172 173		Standardised Total  (mln E  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks		<b>25</b>		exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Exposure values		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage : exposure which guarante
Row Num  169 170 171 172 173 174 175 176		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions		<b>25</b>		exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Exposure values		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage : exposure which guarante
168  Row Num  169 170 171 172 173 174 175 176 177 178		Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		<b>25</b>		exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Exposure values  0 0 0 0 0 0 0 0 0		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage : exposure which guarante
168  Row Num  169 170 171 172 173 174 175 176 177 178 179 180	N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property		<b>25</b>		exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Exposure values  0 0 0 0 0 0 0 0 0 0 0		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage : exposure which guarante
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183	N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		<b>25</b>		exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Exposure values  0 0 0 0 0 0 0 0 0 0 0		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage : exposure which guarante
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185	N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME		<b>25</b>		exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Exposure values  0 0 0 0 0 0 0 0 0 0		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure which guarante
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187	N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		<b>25</b>		exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Exposure values  0 0 0 0 0 0 0 0 0 0		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage : exposure which guarante
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity		<b>25</b>		exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired	/2020 Stage 3	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Exposure values  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage : exposure which guarante
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		<b>25</b>		exposure, of which expired	Stage 2 exposure	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0  Moratoria	Stage 3 exposure  0 0 0 0 0 0 0 0	exposure, of which expired	provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Exposure values  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure which guarante
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0  Moratoria  31/12/ Stage 2	Stage 3 exposure  0 0 0 1 0 1 1 7 2020	exposure, of which expired moratoria  0 0 0 0 Stage 3	provisions for Stage 1 exposure  0 0 0 Stock of	Stage 2 exposure  0 0 0 0	Stage 3 exposure	exposure	Exposure values  0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	exposure  O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 2 exposure which guarante amoun  0 0 0 0 0 0 Public g
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num	N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Exposure value	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0  Moratoria  31/12/  Stage 2 exposure, of which expired	Stage 3 exposure  0 0 0 0 0 0 0 0	exposure, of which expired moratoria  0 0 0 0 Stage 3 exposure, of which expired	provisions for Stage 1 exposure  0 0 0 Stock of provisions for Stage 1	Stage 2 exposure  0 0 0 Stock of provisions for Stage 2	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Exposure values  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 1 exposure	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure  Stage 2 exposure	Stage 2 exposure which guarante amoun  D D D D D D D D D D D D D D D D D D
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num	N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min E	EUR, %)	amounts	Stage 1	exposure, of which expired moratoria  0 0 0  0 0 0  1 0 0  Stage 1 exposure, of	exposure	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0  Moratoria  Stage 2 exposure, of	Stage 3 exposure  0 0 0 1 1 2020  8 - Actual /2020	exposure, of which expired moratoria  0  0  0  0  Stage 3 exposure, of	provisions for Stage 1 exposure  0 0 0 Stock of provisions for	Stage 2 exposure  0 0 0 Stock of provisions for	Stage 3 exposure	exposure		amounts  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 2 exposure which guarante amoun  0 0 0 0 0 0 Public g
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193	N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	Exposure value	amounts	Stage 1	exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0  Moratoria  31/12/  Stage 2 exposure, of which expired	Stage 3 exposure  0 0 0 1 1 2020  8 - Actual /2020	exposure, of which expired moratoria  0 0 0 0 Stage 3 exposure, of which expired	provisions for Stage 1 exposure  0 0 0 Stock of provisions for Stage 1	Stage 2 exposure  0 0 0 Stock of provisions for Stage 2	Stage 3 exposure	exposure		amounts  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 2 exposure which guarante amoun  D D D D D D D D D D D D D D D D D D
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 106	N.A.	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min E  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations	Exposure value	amounts	Stage 1	exposure, of which expired moratoria  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure	Stage 2 exposure, of which expired moratoria  0 0 0 0 0 0 0  Moratoria  31/12/  Stage 2 exposure, of which expired	Stage 3 exposure  0 0 0 1 1 2020  8 - Actual /2020	exposure, of which expired moratoria  0 0 0 0 Stage 3 exposure, of which expired	provisions for Stage 1 exposure  0 0 0 Stock of provisions for Stage 1	Stage 2 exposure  0 0 0 Stock of provisions for Stage 2	Stage 3 exposure	exposure		amounts  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure  O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Stage 2 exposure which guarante amoun  D D D D D D D D D D D D D D D D D D
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13	14	15	16	17	18	19	20	21	22	23	24
			Stage 1			ntees - Actual 2/2020	Stage 3				
Exposure values	Risk exposure amounts	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rai Stage 3 exposure
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Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
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			guaranteed amount		guaranteed amount		guaranteed amount	exposure	exposure	exposure	exposur
0	0	C	,	0	0	0	0	0	0	0	-
0 0 0	0 0	C C C	0 0	0	0	0	0 0 0	0 0 0	0	0	- - -
0	0	C	0	0	Public guara	ntees - Actual	0	0	0	0	-
Exposure values	Risk exposure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for	Coverage Ra
	aniounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	exposure	Stage 3 exposure	exposur
0	0	C	0 0	0	0	0	0	0	0	0	-
0 0 0	0 0	C	0	0	0	0	0 0 0	0 0 0	0	0	- - -
0	0	C	0	0		ntees - Actual	0	0	0	0	-
Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which	Stage 2	31/12 Stage 2 exposure, of which	2/2020 Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra
	amounts	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposur
0	0		0 0				0	0		1	-
0 0 0	0		0 0	0	0 0	0	0 0	0 0	0	0	- - -
0	0	C	0	0	0	0	0	0	0	0	
			0	0	1	ntees - Actual	0	0	0	0	-
0	0	C	,,		Public quara						
0	Pick ovnocure		Stage 1 exposure, of	Stage 3	31/12 Stage 2 exposure, of	2/2020	Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage R
0 Exposure values	Pick ovnocure	Stage 1 exposure	Stage 1	Stage 2 exposure	31/12 Stage 2		Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3
0 Exposure values	Risk exposure	Stage 1	Stage 1 exposure, of which guaranteed		31/12 Stage 2 exposure, of which guaranteed	2/2020 Stage 3	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ra Stage 3 exposur
0 Exposure values	Risk exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3

EBA EUROPEAN BANKING AUTHORITY		25			20	20	20	21 EU-	wide S		est: Cr Danske Ban		k COVI	D-19 S	STA		40			12		45
		25	26	27	28 31/12/2021	29	30	31	32	33	34 <b>Mora</b>	35 toria - Baseline Sc 31/12/2022	enario	3/	38	39	40	41	42 <b>31/12/2023</b>	43	44	45
Row Num	(vols El	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure
1 2 3 4 5 6 7 8 9 10 11 Danske B	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	JR, %)	0	0 (	exposure  0 0 0	exposure	exposure	0 -	0	0		exposure  0 0	exposure  0 0 0	exposure  0	-	0			exposure  0 0	exposure  0	exposure  0	-
12 13 14 15	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0	0 (	0 0	C	0 (	0 -	0	0	) C	0	0	0	-	0	C		0	0	0	-
16 17 18 19 20	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures																					
21	Standardised Total		0	0	31/12/2021		0	0 -	0	0	Mora	toria - Baseline Sc 31/12/2022	enario 0	0	-	0	C		31/12/2023	0	0	-
Row Num	(min El	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23 24 25 26	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
27 28 29 30	International Organisations Institutions Corporates of which: SME Retail		0	0 (	0 0			0 -	0	0		0	0	0	-	0	(		0	0	0	-
32 33 34 35	of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk		0	0 (	0 0	C		0 -	0	0		0	0 0	0	_	0	C		0	0	0	_
36 37 38 39 40	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
41 42	Other exposures Standardised Total		0	0 (	0	C	0	0 -	0	0	) (	toria - Baseline Sc	enario 0	0	-	0	C		0	0	0	-
Row Num	(mln El	Stage 1 exposure  JR, %)	Stage 2 exposure	Stage 3 exposure	31/12/2021  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43 44 45 46	Central banks Central governments Regional governments or local authorities Public sector entities																					
47 48 49 50 51	Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0	0 (	0	С	0	0 -	0	0	) (	0	0	0	-	0	С	) (	0	0	0	-
52 53 54 55 56	Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk		0	0 (	0 0	(	0	0 -	0	0		0	0 0	0	-	0	(		0	0	0	-
57 58 59 60	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
62 63	Other exposures Standardised Total		0	0 (	0	C	0	0 -	0	0	) (	toria - Baseline Sc	enario 0	0	-	0	C		0	0	0	-
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021 Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3
64 65 66 67	Central banks Central governments Regional governments or local authorities Public sector entities	JR, %)			exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure				exposure	exposure	exposure	exposure
68 69 70 71	Multilateral Development Banks International Organisations Institutions Corporates of which: SME		0	0 (	0 0	C	0	0 -	0	0	) (	0	0	0	-	0	C	) (	0	0	0	-
73 74 75 76	Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0	0 (	0 0	(	0	0 -	0	0	) (	0	0 0	0	-	0	(		0	0	0	-
77 78 79 80 81	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
82 83 84	Securitisation Other exposures Standardised Total		0	0 (	0 0	C	0 (	0 -	0	0	)) (	toria - Baseline Sc	0	0	-	0	C		0	0	0	-
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2021  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2022  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	31/12/2023  Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3
85 86 87	Central banks Central governments Regional governments or local authorities		ехрозите	exposure	exposure	exposure	exposure	exposure	ехрозите	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure
88 89 90 91 92	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates		0	0 (	0 0	C	0	0 -	0	0			0 0	0	-	0	C		0	0	0	-
93 94 95 96 97	of which: SME  Retail  of which: SME  Secured by mortgages on immovable property  of which: non-SME		0	0 (	0 0		0	0 -	0	0		0	0 0	0	-	0			0	0	0	-
98 99 100 101	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)															0				3	0	
102 103 104 105	Equity Securitisation Other exposures Standardised Total		0	0	0 0	C	0	0 -	0	0		0	0	0	-	0	C		0	0	0	-

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<i>yy</i> ,		4	AUTHOR	l

BANKING AUTHORITY								21 EU-			Danske Ban	k										
		25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40  **Moratoria - Baseline Scenario***  **Stock of Stock											41	42 <b>31/12/2023</b>		44	45					
Row		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure		Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
106 107	Central banks Central governments	· ·	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	exposure	Stage 2 exposure	exposure	exposure	exposure	exposure	exposure	exposure	Stage 2 exposure	Stage 3 exposure	exposure
107 108 109 110	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
111 112 113	International Organisations Institutions Corporates		0 0	0 (	0	0	0	0 -	0	) (	0		0 0	0	-		) (	0	0	) (	0	-
114 115 116 UNITED KINGDO	of which: SME  Retail  of which: SME		0 0	0 (	0	0 (	0 (	0 -	0	) (	0	) (	0 0	0	-		) (	0	0	0 (	0	-
117 118 119	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0	0 (	0 (	0	0 (	0 -	0	) (	0	) (	0	0	-		) (	0	0	0 (	0	-
120 121 122	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
123 124 125	Equity Securitisation Other exposures Standardised Total		0 0	0 (		0	0	0 -	0					0	-				0		0	-
120	Standardised Total		0	<u> </u>	5	0	<u> </u>	<u>~</u>			Mora	toria - Baseline Sc	cenario	<u> </u>			5	5	<u> </u>	5		
Row		Stage 1	Stage 2	Stage 3	31/12/2021 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2022 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	31/12/2023 Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
Num 127	(mln EUR, %	exposure b)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	Stage 2 exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
128 129 130	Central governments Regional governments or local authorities Public sector entities																					
131 132 133	Multilateral Development Banks International Organisations Institutions																					
134 135 136	Corporates  of which: SME  Retail  of which: SME		0 0	0 0	0 (	0 (	0 0	0 -	0	) (	0	) (	0 0	0	-		) (	)	0	0 (	0	-
137 138 139	Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk		0 0	0 (	0 (	0 (	0 (	0 -	0	) (	0	) (	0	0	-		0 0	0	0	0 (	0	-
141 142 143	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
144 145 146	Equity Securitisation Other exposures																					
147	Standardised Total		0 0	0	0	0	0	0 -	0		Mora	toria - Baseline Sc	cenario	0	-				0		0	-
					31/12/2021 Stock of	Stock of	Stock of	Coverage Batio				31/12/2022 Stock of	Stock of	Stock of	Coverage Batio				31/12/2023 Stock of	Stock of	Stock of	Coverage Batio
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
148 149 150	Central banks Central governments Regional governments or local authorities																					
151 152 153	Public sector entities  Multilateral Development Banks  International Organisations																					
154 155 156	Institutions Corporates of which: SME Retail		0 0	0 (	0	0	0	0 -	0		0		0	0	-				0		0	-
158 159 160	of which: SME  Secured by mortgages on immovable property  of which: non-SME		0 0	0	0	0 (	0	0 -	0					0	-				0		0	-
161 162 163	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
164 165 166	Collective investments undertakings (CIU) Equity Securitisation																					
167 168	Other exposures Standardised Total		0 0	0 (	0	0	0 (	0 -	0	) (	0	) (	0	0	-	(	0 0	0	0	0 (	0	-
					31/12/2021 Stock of	Short of	Stock of				Mora	toria - Baseline Sc 31/12/2022 Stock of		Charle of					31/12/2023	Stock of	Shark of	
Row Num	(mln EUR, %	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
169 170 171	Central banks Central governments Regional governments or local authorities													·								
172 173 174	Public sector entities  Multilateral Development Banks International Organisations																					
175 176 177	Institutions Corporates of which: SME		0 0	0 (	0 (	0 (	0 (	0 -	0	) (	0	(	0 0	0	-		0 0	0	0	0 (	0	-
178 179 <b>N.A.</b> 180	Retail of which: SME Secured by mortgages on immovable property		0 0	0 (	0	0	0 (	0 -	0		0		0 0	0	-		0 0		0	0 (	0	-
181 182 183	of which: non-SME  Items associated with particularly high risk  Covered bonds		0 0	0	J (	0	0	0 -	0	) (	0	) (		0	-			)	0	) (	0	-
184 185 186	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
188 189	Other exposures Standardised Total		0 0	0 (	0	0 (	0 (	0 -	0	) (	0	) (	0 0	0	-		) (		0	) (	0	-
					31/12/2021						Mora	toria - Baseline Sc 31/12/2022	cenario						31/12/2023			
Row Num		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio Stage 3 exposure
190 191	Central banks Central governments	0)			exposure	exposure	exposure	- CAPOSUIC				exposure	exposure	exposure	- Supposition				exposure	exposure	exposure	- SKPOSUIC
192 193 194	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
195 196 197	International Organisations Institutions Corporates of which: SME		0 0	0 0	0	0 (	0 (	0 -	0	) (	0	) (	0 0	0	-		) (	)	0	0 (	0	-
198 199 200 <b>N.A.</b> 201	of which: SME  Retail of which: SME  Secured by mortgages on immovable property		0 0	0 (	0	0	0	0 -	0	) (	0	) (	0	0	-		0	0	0	0 (	0	-
202 203 204	of which: non-SME  Items associated with particularly high risk  Covered bonds		0 0	0 (	0	0	0	0 -	0	) (	0	0	0	0	-		0	0	0	0 (	0	-
205 206 207	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
208 209 210	Securitisation Other exposures Standardised Total		0 0	0 (	0	0	0	0 -	0		0			0	-				0		0	-
					31/12/2021						Mora	toria - Baseline Sc 31/12/2022	cenario						31/12/2023			
Row		Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
211	Central banks	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
212 213 214 215	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
216 217 218	Multilateral Development Banks International Organisations Institutions Corporates		0	0	0	0	0	0 -	0			)		0	-				0	) (	0	-
218 219 220 221 <b>N.A.</b>	of which: SME  Retail  of which: SME		0 0	0 (	0	0	0 (	0 -	0		0		0 0	0	-				0		0	-
222 223 224	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0 0	0 (	0	0	0	0 -	0	) (	0	(	0	0	-		) (		0	0 (	0	-
225 226 227	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
228 229 230	Equity Securitisation Other exposures																					
224	Standardised Total		01 0	U  (	UI	UI	UI (	U <b>I</b> -	0	)  <u> </u>	0	)I (	)	0	-  -	(	)  (	)	01	11 (	. 0	-

## 2021 EU-wide Stress Test: Credit risk COVID-19 STA

BANKING AUTHORITY											2021 EO.	wide 5		Danske Bank		COVID												
		46	47	48 4			52	53	54 5	5 56	57	58	59 <b>I</b>		- Baseline Scenario	62	63	64	65	66	67	68	69			72 7:		74 75
Row Num  1 2 3 4 5	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	age 2 expos osure guara	ge 2 ure, of ich nteed ount	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 expo	e Ratio - ge 3 sure Stage exposu	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of	Stock of provisions for Stage 1 exposure	provisions for p	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 Stage exposure expo	ns for provi	cock of cisions for cage 3 exposure
5 6 7 8 9 10 11 12 13 14 15	Institutions Corporates of which: SME  Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds	0	0	0	0 0	0 0	0	0	0 - 0 -	5.36%	0 0	0 0 0	0 0	0 0 0	0	0	0	0 - 0 -	5.36%	0	0	0	0	0	0	0	0 0	0 5.36% 0 - 0 -
16 17 18 19 20 21	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0		0 0	0	0	0	5.36%	0	0 0		Public guarantees -		0	0	0	5.36%	0	0	0	0	31/12/2		0	0	0 5.36%
Row Num  22 23 24 25	Central banks Central governments Regional governments or local authorities Public sector entities	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	age 2 expos osure guara	ge 2 ure, of ich nteed ount	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	e Ratio - ge 3 sure Stage exposu	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for provisions for Stage 1 Stage exposure expo	ns for provi	cock of disions for stage 3 exposure
26 27 28 29 30 31 32 33 DENMARK	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0	0	0 0	0 0	0 0	0	0	0 - 0 -		0 0	0 0 0	0 0	0 0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
34 35 36 37 38 39 40 41	of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Securitisation  Other exposures  Standardised Total																											
42	Standardised Total	0	Store 1	0		12/2021 Stance 3	0	0	0 -		O Store 1	0		31/12/	- Baseline Scenario /2022		0	0 -		0	O Stage 1	0	Stage 2	31/12/2	2023 Stage 2	0	0	0 -
Row Num	(mln EUR, %) Central banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	age 2 expos osure guara	ge 2 ure, of ich nteed ount	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	e Ratio - je 3 sure Stage exposu	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure		provisions for p	provisions for p	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stock of Stock provisions for Stage 1 Stage exposure expo	ns for provi	cock of coverage Ratio - Stage 3 exposure
44 45 46 47 48 49 50	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME	0	0	0	0	0 0	0	0	0 -		0	0 0	0 0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
52 53 54 55 56 57 58 59 60 61	Retail of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Securitisation	0	0	0	0	0 0	0	0	0 -		0	0 0	0 0	0 0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
63	Other exposures Standardised Total	0	0	0	0	0 0	0	0	0 -		0	0 0	0 0		- Baseline Scenario	0	0	0 -		0	0	0	0	0	0	0	0	0 -
Row Num 64 65	Central banks Central governments	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	age 2 expos osure guara	ge 2 ure, of ich exposure ount	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure		Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	/2022 Stage 3 exposure, of which guaranteed amount	Stock of provisions for provisions for stage 1 exposure	Stock of provisions for p Stage 2 exposure	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	Stock of Stock provisions for Stage 1 Stage exposure expo	ns for provi	Coverage Ratio - Stage 3 posure exposure
66 67 68 69 70 71 72 73 74 FINLAND	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	0	0	0	0	0 0	0	0	0 -	5.36%	0	0 0	0 0	0 0	0	0	0	0 -	5.36%	0	0	0	0	0	0	0	0	0 5.36%
75 76 77 78 79 80 81 82 83	Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	0	0	0	0	0 0	0	0	0 -		0	0 0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
84	Standardised Total	0	0	0		0 0	0	0	0	5.36%	0	0 0		Public guarantees -		0	0	0	5.36%	0	0	0	0	31/12/2		0	0	0 5.36%
Row Num  85 86 87	Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	age 2 expos osure guara	ge 2 ure, of ich nteed ount	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	e Ratio - ge 3 sure Stage exposu	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for page 1 exposure	provisions for p	Stock of provisions for Stage 3 exposure	overage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 Stage exposure expo	ns for provi	cock of cisions for cage 3 exposure exposure
88 89 90 91 92 93 94	Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	0	0	0	0	0 0	0	0	0 -		0	0 0	0 0	0 0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
95 96 97 98 99 100 101 102	Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation	0	0	0	0	0 0	0	0	0 -		0	0 0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
103 104 105	Securitisation Other exposures Standardised Total	0	0	0	0	0 0	0	0	0 -		0	0 0	0 0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -

# 2021 EU-wide Stress Test: Credit risk COVID-19 STA Danske Bank

		46	47	48 49	50	51	52	53	54 55	56	57 58	59	60 61 blic guarantees - Baseline Scen	62 ario	63	64	65 66	67	68	69	70	71	72	73	74 75
Row		Stage 1	Stage 1 exposure, of Swhich	Stage Stage 2 exposure	2	31/12/2021 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of provisions for	Ratio - Stage 1	Stage 1 posure, of Stage 2	Stage 2	31/12/2022 Stage 3	Stock of	Stock of provisions for	Stock of Covera	ge Ratio - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2 Stage 3	Stage 3	Stock of provisions for	Stock of Stock of provisions for prov	tock of Coverage Ra
Num  106	Central banks	exposure	which ex guaranteed amount	kposure guarant	eed	which guaranteed amount	Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure exposu	Stage 1 exposure	oosure, of Which aranteed amount	exposure, of which guaranteed amount	Stage 3 exposure exposure guaranteed amount	Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 1 exposure exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	Stage 1 exposure	Stock of Si provisions for prov Stage 2 Si exposure ex	ctock of visions for Stage 3 stage 3 exposure
107 108 109 110	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																								
111 112 113	International Organisations Institutions Corporates of which: SME	0	0	0	0	0 0	0 0	0	0 -	0	0	0 0	0	0 0	0	0 -		0	0 0	0	0	0	0	0	0 -
UNITED KINGDON	Retail of which: SME Secured by mortgages on immovable property	0	0	0	0	0 0	0 0	0	0 -	0	0	0 0	0	0 0	0 0	0 -		0	0 0	0	0	0	0	0	0 -
118 119 120	of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment																								
122 123 124	Collective investments undertakings (CIU) Equity Securitisation																								
125	Other exposures Standardised Total	0	0	0	0	0 0	0 0	0	0 -	0	0	0 0 Pul	0 blic guarantees - Baseline Scen	0 0 ario	0	0 -		0	0 0	0	0	0	0	0	0 -
Row		Stage 1	Stage 1 exposure, of	Stage exposure Stage 2	2	31/12/2021 Stage 3 exposure, of	Stock of provisions for	Stock of provisions for	Stock of Coverage R	Ratio - Stage 1 e	Stage 1 posure, of Stage 2		31/12/2022 Stage 3	Stock of	Stock of	Stock of Covera	ge Ratio - Stage 1	Stage 1 exposure, of	Stage 2	Stage 2 exposure, of	31/12/2 Stage 3	Stage 3	Stock of	Stock of Stock of Stock of Stock of Stock of Stock	tock of Visions for
Num 127	Central banks	exposure		Stage 2 exposure which guarant amoust	h exposure		Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 1 exposure	oosure, of which aranteed exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	sge 3 osure  Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of Storovisions for prov Stage 2 Storovisions exposure ex	ctock of visions for Stage 3 kposure
128 129 130 131	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																								
132 133 134	International Organisations Institutions Corporates	0	0	0	0	0 0	0 0	0	0 -	0	0	0 0	0	0 0	0	0 -		0	0 0	0	0	0	0	0	0 -
135 136 137 138 <b>GERMANY</b>	of which: SME  Retail of which: SME  Secured by mortgages on immovable property	0	0	0	0	0 0	0 0	0	0 -	0	0	0 0	0	0 0	0 0	0 -		0	0 0	0	0	0	0	0	0 -
139 140 141	of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment																								
143 144 145	Collective investments undertakings (CIU) Equity Securitisation																								
146 147	Other exposures Standardised Total	0	0	0	0	0 0	0 0	0	0 -	0	0	0 0	0 blic guarantees - Baseline Scen	0 0	0 0	0 -		0	0 0	0	0	0	0	0	0 -
Pow		Stano 1	Stage 1 exposure, of	Stage exposure	2	31/12/2021 Stage 3 exposure, of	Stock of	Stock of provisions for	Stock of Coverage R	D_1:-	Stage 1	Stage 2	31/12/2022 Stage 3	Stock of	Stock of	Stock of Covera	ge Ratio - Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	31/12/2 Stano 3	Stage 3	Stock of	Stock of Si	tock of Coverage Ra
Num 148	(min EUR, G	Stage 1 exposure %)	ex	Stage 2 exposure which guarant amous	eed	'Α	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure Coverage R	ire exposure	oosure, of Which exposure amount	which guaranteed amount	Stage 3 exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	ge Ratio - age 3 oosure Stage 1 exposure	which guaranteed amount	Stage 2 exposure	which guaranteed amount	Stage 3 exposure	exposure, of which guaranteed amount	provisions for Stage 1 exposure	Stock of Si provisions for prov Stage 2 Si exposure ex	ctock of visions for Stage 3 kposure
149 150 151	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																								
152 153 154 155	International Organisations Institutions Corporates	0	0	0	0	0 0	0 0	0	0 -	0	0	0 0	0	0 0	0 0	0 -		0	0 0	0	0	0	0	0	0 -
156 157 158 159	of which: SME  Retail of which: SME  Secured by mortgages on immovable property	0	0	0	0	0 0	0 0	0	0 -	0	0	0 0	0	0 0	0 0	0 -		0	0 0	0	0	0	0	0	0 -
160 161 162	of which: non-SME  Items associated with particularly high risk  Covered bonds																								
163 164 165 166	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																								
167 168	Other exposures Standardised Total	0	0	0	0	0 0	0 0	0	0 -	0	0	0 0	0 blic guarantees - Baseline Scen	0 0	0 0	0 -		0	0 0	0	0	0	0	0	0 -
		Cha ma d	Stage 1 exposure, of	Stage exposure	2	31/12/2021 Stage 3 exposure, of	Stock of	Stock of	Stock of Coverage R	Ratio - e	Stage 1	Stage 2	31/12/2022 Stage 3	Stock of	Stock of	Stock of Covera	ge Ratio -	Stage 1 exposure, of	Sharra 2	Stage 2 exposure, of	31/12/2	Stage 3	Stock of	Stock of Si	tock of Coverage Ra
Row Num	(mln EUR, S	Stage 1 exposure	avpacura of	Stage 2  kposure guarant amou	e, of Stage 3 h exposure	Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Ratio - Stage 1 e 3 exposure	Stage 1 posure, of Stage 2 which exposure amount		31/12/2022	Stock of	Stock of provisions for Stage 2 exposure		ge Ratio - age 3 osure Stage 1 exposure	avenaging of	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of Si provisions for prov Stage 2 Si exposure ex	tock of visions for Stage 3 kposure
Row Num  169 170 171 172 173	Central banks Central governments Regional governments or local authorities Public sector entities	exposure	exposure, of which exguaranteed	Stage 2 exposure which guarant	e, of Stage 3 h exposure	Stage 3 exposure, of which	provisions for	provisions for		Ratio - Stage 1 exposure	oosure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	ge Ratio - age 3 osure Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3	Stock of provisions for Stage 1 exposure	Stock of Storovisions for prov Stage 2 Storovisions exposure ex	tock of visions for Stage 3 kposure
Row Num  169 170 171 172 173 174 175 176	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	exposure	exposure, of which exguaranteed	Stage 2 exposure which guarant	e, of Stage 3 h exposure	Stage 3 exposure, of which	provisions for	provisions for		Ratio - Stage 1 exposure	oosure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure Covera	ge Ratio - age 3 oosure  Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed		Stage 3	Stock of provisions for Stage 1 exposure	Stock of Storovisions for provisions for stage 2 Storovisions exposure expo	ctock of visions for Stage 3 exposure exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	exposure	exposure, of which exguaranteed	Stage 2 exposure which guarant	e, of Stage 3 h exposure	Stage 3 exposure, of which	provisions for	provisions for		Ratio - 3 stage 1 exposure 0	oosure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 -	ge Ratio - age 3 osure  Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure  0 0 0 0 0	exposure, of which guaranteed		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for prov Stage 2 exposure ex	Coverage Raystage 3 exposure  Coverage Raystage 3 exposure  0 -
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	exposure	exposure, of which exguaranteed	Stage 2 exposure which guarant	e, of Stage 3 h exposure	Stage 3 exposure, of which	provisions for	provisions for		Ratio - Stage 1 exposure 0	oosure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 - 0 -	ge Ratio - age 3 oosure  Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure  0 0 0 0 0	exposure, of which guaranteed		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for provisions for stage 2 exposure exposure of the provisions for provision	Coverage Raystage 3 exposure  Coverage Raystage 3 exposure  0 - 0 -
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk	exposure	exposure, of which exguaranteed	Stage 2 exposure which guarant	e, of Stage 3 h exposure	Stage 3 exposure, of which	provisions for	provisions for		Ratio - 3	oosure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/2022 Stage 3	Stock of	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  0 - 0 -	ge Ratio - age 3 oosure  Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure  0 0 0 0 0	exposure, of which guaranteed		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure ex	Coverage Raystage 3 exposure  0 - 0 - 0 -
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	exposure	exposure, of which exguaranteed	Stage 2 exposure which guarant	e, of Stage 3 h exposure	Stage 3 exposure, of which	provisions for	provisions for		Ratio - 3	oosure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  0 - 0 - 0 - 0 -	ge Ratio - age 3 osure  Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure  0 0 0 0 0 0 0 0	exposure, of which guaranteed		Stage 3	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure ex	Coverage Raystage 3 exposure  0 - 0 - 0 - 0 - 0 -
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	exposure %)  0  0  0  0  0  0  0	exposure, of which guaranteed amount  0  0  0  Stage 1	Stage 2 exposure which guarant amoust of the stage of the	2 e, of h exposure  0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0	provisions for	provisions for Stage 2 exposure  0 0 0 0 Stock of	provisions for Stage 3 exposure  0 - 0 - 0 - 0 -  0 -  0 -  Coverage R Stage axposure		Stage 2 exposure  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 Pul	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  thic guarantees - Baseline Scens 31/12/2022 Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	Stage 3 exposure  0 - 0 - 0 - 0 -	ge Ratio - Stage 1	exposure, of which guaranteed amount  0 0 0 0 Stage 1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  0 0 0 0 31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  1  0  2023 Stage 3	0 0 0	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (mln EUR, Company of the Control of the Contro	exposure  0  0  0  0  0  Stage 1 exposure	exposure, of which guaranteed amount  0  0  0  Stage 1 exposure, of which S ex	o exposure which guarant amount of the control of t	2 e, of heed exposure  0 0 0 0 0 Stage 3 exposure  0 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount  0	provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0 0 0 0	provisions for Stage 3 exposure  0 - 0 - 0 - 0 - 0 -	O O O O O O O O O O O O O O O O O O O	Stage 2 exposure  Stage 2 exposure  O  O  O  O  O  O	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  1  0  blic guarantees - Baseline Scene 31/12/2022	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	Stock of Covera	ge Ratio - age 3 oosure  Stage 1 exposure  ge Ratio - age 3 osure  Stage 1 exposure	exposure, of which guaranteed amount  0 0 0 0 Stage 1	Stage 2 exposure  0 0 0 0 0 0 0 Stage 2 exposure	exposure, of which guaranteed amount  0 0 0 0	Stage 3 exposure  0 0 0 0 31/12/2	Stage 3 exposure, of which guaranteed amount  0 0 0	Stock of provisions for	0	Coverage Raystage 3 exposure  0 - 0 - 0 - 0 -  0 -  0 -  Coverage Raystage 3 exposure  Coverage Raystage 3 exposure  Coverage Raystage 3 exposure  Coverage Raystage 3 exposure
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates	exposure  0  0  0  0  0  Stage 1 exposure	exposure, of which guaranteed amount  O  Stage 1 exposure, of which guaranteed  Stage 1 exposure, of which guaranteed	Stage 2  kposure  exposure  which guarant amount  0  0  0  Stage exposure  stage 2  kposure  Stage exposure  which guarant amount  guarant amount  0	2 e, of heed exposure  0 0 0 0 0 Stage 3 exposure  0 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount  0	provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0 0 0 Stock of provisions for	provisions for Stage 3 exposure  0 - 0 - 0 - 0 -  0 -  0 -  Coverage R  Stock of provisions for Stage exposure	O O O O O O O O O O O O O O O O O O O	Stage 1  posure, of which aranteed amount   O  Stage 1  posure, of which aranteed  Stage 2  exposure   Stage 2  exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 Pul  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  thic guarantees - Baseline Scens 31/12/2022 Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	Stage 3 exposure  0 - 0 - 0 - 0 -	ge Ratio - Stage 1	exposure, of which guaranteed amount  0 0 0 1 Stage 1 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  0 0 0 0 0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  1  0  2023 Stage 3	Stock of provisions for	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197	Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions	exposure  0  0  0  0  0  Stage 1 exposure	exposure, of which guaranteed amount  O  Stage 1 exposure, of which guaranteed  Stage 1 exposure, of which guaranteed	Stage 2  kposure  exposure  which guarant amount  0  0  0  Stage exposure  stage 2  kposure  Stage exposure  which guarant amount  guarant amount  0	2 e, of heed exposure  0 0 0 0 0 Stage 3 exposure  0 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount  0	provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0 0 0 Stock of provisions for	provisions for Stage 3 exposure  0 - 0 - 0 - 0 -  0 -  0 -  Coverage R  Stock of provisions for Stage exposure	O O O O O O O O O O O O O O O O O O O	Stage 1  posure, of which aranteed amount   O  Stage 1  posure, of which aranteed  Stage 2  exposure   Stage 2  exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 Pul  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  thic guarantees - Baseline Scens 31/12/2022 Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	Stage 3 exposure  0 - 0 - 0 - 0 -	ge Ratio - Stage 1	exposure, of which guaranteed amount  0 0 0 1 Stage 1 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  0 0 0 0 0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  1  0  2023 Stage 3	Stock of provisions for	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
Row Num  169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189  Row Num  190 191 192 193 194 195 196 197 198 199 200 201 N.A.	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, Country of the control of the co	exposure  0  0  0  0  0  Stage 1 exposure	exposure, of which guaranteed amount  O  Stage 1 exposure, of which guaranteed  Stage 1 exposure, of which guaranteed	Stage 2  kposure  exposure  which guarant amount  0  0  0  Stage exposure  stage 2  kposure  Stage exposure  which guarant amount  guarant amount  0	2 e, of heed exposure  0 0 0 0 0 Stage 3 exposure  0 Stage 3 exposure	Stage 3 exposure, of which guaranteed amount  0	provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure  0 0 0 Stock of provisions for	provisions for Stage 3 exposure  0 - 0 - 0 - 0 -  0 -  0 -  Coverage R  Stock of provisions for Stage exposure	O O O O O O O O O O O O O O O O O O O	Stage 1  posure, of which aranteed amount   O  Stage 1  posure, of which aranteed  Stage 2  exposure   Stage 2  exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 Pul  Stage 2 exposure, of which guaranteed	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  thic guarantees - Baseline Scens 31/12/2022 Stage 3	Stock of provisions for Stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure	Stage 3 exposure  0 - 0 - 0 - 0 -	ge Ratio - Stage 1	exposure, of which guaranteed amount  0 0 0 1 Stage 1 exposure, of which guaranteed	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount  0 0 0 0 0  Stage 2 exposure, of which guaranteed	Stage 3 exposure  0 0 0 0 31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  1  0  2023 Stage 3	Stock of provisions for	0	0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 -
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180 181 182 183 184 185 186 187 188 189   Row Num  190 191 192 193 194 195 196 197 198 199	Central banks Central governments Regional governments or local authorities Public sector entitles Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central powernments Regional governments or local authorities Public sector entitles Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Recured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments and corporates with a ST credit assessment Collective investments and corporates with a ST credit assessment Collective investments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Multilateral Development Banks International Organisations Institutions Institutions Institutions Corporates Multilateral Development Banks International Organisations Institutions Institutions Corporates Multilateral Development Banks International Organisations Institutions Organisations Institut	exposure %)  O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	Stage 2  kposure  exposure  which guarant amout	2 e, of heed exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure   O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Coverage R Stage 2 exposure  Stock of provisions for Stage 3 exposure  Coverage R Stage 3 exposure  Coverage R Stage 3 exposure	Ratio - Stage 1 exposure 0	Stage 2 exposure  Stage 2 exposure  O  O  O  Stage 1  posure, of which aranteed amount  Stage 2 exposure  O  O  Stage 1  posure, of which aranteed amount  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 Pul  Stage 2 exposure, of which guaranteed amount  0 0 0  Pul  Stage 2 exposure, of which guaranteed amount  0 0 0  Pul  Pul  Stage 2 exposure, of which guaranteed amount  0 0 0  Pul  Pul  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0  0  0  0  0  blic guarantees - Baseline Scens 31/12/2022  Stage 3 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Covera St. exposure  Stock of o covera St. exposure  Covera St. exposure	ge Ratio - sure  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount   O  Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount     Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  0 0 0 31/12/2 Stage 3 exposure  0 0 31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  2023 Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of provisions for Stage 1 exposure	Stock of or Stage 2 exposure ex	tock of visions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  O
Row Num  190 191 192 193 194 195 196 197 198 199 200 201 201 202 203 204 205 206 207 208 209 210  Row Num	Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: one-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central banks Central governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: one-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, 9 Securitisation Other exposures Standardised Total  (min EUR, 9 Securitisation Other exposures Standardised Total  (min EUR, 9 Securitisation Other exposures Standardised Total  Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property	exposure %)  O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	Stage 2  kposure  exposure  which guarant amout	2 e, of heed exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure   O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Coverage R Stage 2 exposure  Stock of provisions for Stage 3 exposure  Coverage R Stage 3 exposure  Coverage R Stage 3 exposure	Ratio - Stage 1 exposure 0	Stage 2 exposure  Stage 2 exposure  O  O  O  Stage 1  posure, of which aranteed amount  Stage 2 exposure  O  O  Stage 1  posure, of which aranteed amount  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 Pul  Stage 2 exposure, of which guaranteed amount  0 0 0  Pul  Stage 2 exposure, of which guaranteed amount  0 0 0  Pul  Pul  Stage 2 exposure, of which guaranteed amount  0 0 0  Pul  Pul  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0  0  0  0  0  blic guarantees - Baseline Scens 31/12/2022  Stage 3 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Covera St. exposure  Stock of o covera St. exposure  Covera St. exposure	ge Ratio - sure  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount   O  Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount     Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  0 0 0 31/12/2 Stage 3 exposure  0 0 31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  2023 Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of provisions for Stage 1 exposure	Stock of or Stage 2 exposure ex	tock of visions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  O
Row Num  190 191 192 193 194 195 196 197 198 199 200 201 201 202 203 204 205 206 207 208 209 210  Row Num	Central banks Central governments Regional governments Regional governments Regional governments Regional governments Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SMIE Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Secured by mortgages on immovable property of which: SME Secured by mortgages on immovable property of which: non-SMIE Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  (min EUR, S  ER  ER  ER  ER  ER  ER  ER  ER  ER  E	exposure %)  O O O O O O O O O O O O O O O O O O	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount	Stage 2  kposure  exposure  which guarant amout	2 e, of heed exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure, of which guaranteed amount  0	Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure   O  O  O  O  O  O  O  O  O  O  O  O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Coverage R Stage 2 exposure  Stock of provisions for Stage 3 exposure  Coverage R Stage 3 exposure  Coverage R Stage 3 exposure	Ratio - Stage 1 exposure 0	Stage 2 exposure  Stage 2 exposure  O  O  O  Stage 1  posure, of which aranteed amount  Stage 2 exposure  O  O  Stage 1  posure, of which aranteed amount  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 Pul  Stage 2 exposure, of which guaranteed amount  0 0 0  Pul  Stage 2 exposure, of which guaranteed amount  0 0 0  Pul  Pul  Stage 2 exposure, of which guaranteed amount  0 0 0  Pul  Pul  Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount   0  0  0  0  0  blic guarantees - Baseline Scens 31/12/2022  Stage 3 exposure  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of provisions for Stage 1 exposure  Stock of provisions for 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 2 exposure  Stock of provisions for Stage 2 exposure  O O O O O O O O O O O O O O O O O O O	Stock of provisions for Stage 3 exposure  Stock of provisions for Stage 3 exposure  Covera St. exposure  Stock of o covera St. exposure  Covera St. exposure	ge Ratio - sure  Stage 1 exposure  Stage 1 exposure  Stage 1 exposure	exposure, of which guaranteed amount  Stage 1 exposure, of which guaranteed amount   O  Stage 1 exposure, of which guaranteed amount   Stage 1 exposure, of which guaranteed amount	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure, of which guaranteed amount   Stage 2 exposure, of which guaranteed amount     Stage 2 exposure, of which guaranteed amount	Stage 3 exposure  0 0 0 31/12/2 Stage 3 exposure  0 0 31/12/2	Stage 3 exposure, of which guaranteed amount  0  0  2023 Stage 3 exposure, of which guaranteed amount  0  0  0  0  0  0  0  0  0  0  0  0  0	Stock of provisions for Stage 1 exposure	Stock of or Stage 2 exposure ex	tock of visions for Stage 3 exposure  O -  O -  O -  O -  O -  O -  O -  O

Other exposures
Standardised Total

EBA EUROPEAN BANKING AUTHORITY												Danske Ban										
		/6	77	/8	31/12/2021			82	83	84		atoria - Adverse So 31/12/2022	enario		89	90	91	92	31/12/2023			96
Row Num	(mln EUF	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1 2 3	Central banks Central governments Regional governments or local authorities Public sector entities																					
5 6 7	Multilateral Development Banks International Organisations Institutions	`																				
Danske Bank	Corporates of which: SME  Retail of which: SME		0	0	0	0	0	0 -	0	0	) (	0 (	0 0	0	-	C		) (	0 0	0 0	C	-
12 13 14	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0	0	0	0 -	0	0	) (	0 (	0	0	-	C	(	) (	0 0	0	C	-
16 17 18	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)  Equity																					
19 20 21	Securitisation Other exposures Standardised Total		0	0	0	0	0	0 -	0	0	)	0 (	0	0	-	C	(	0) (	0 0	0	C	-
					31/12/2021 Stock of	Stock of	Stock of				Mora	31/12/2022 Stock of		Stock of					31/12/2023 Stock of	Stock of	Stock of	
Row Num	(mln EUF	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
22 23 24 25	Central banks Central governments Regional governments or local authorities Public sector entities																					
26 27 28	Multilateral Development Banks International Organisations Institutions																					
29 30 31 32 <b>DENMARK</b>	Corporates of which: SME  Retail of which: SME		0	0	0	0	0	0 -	0	0	) (	0 (	0 0	0	-	C		) (	0 0	0 0	C	-
33 34 35	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0	0	0	0 -	0	0	) (	0 (	0	0	-	C	(	0 (	0 0	0	C	-
36 37 38 39	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity																					
40 41 42	Securitisation Other exposures Standardised Total		0	0	0	0	0	0 -	0	0	)	0 (	0 0	0	-	C	(	0) (	0 0	0	C	-
					31/12/2021						Mora	31/12/2022							31/12/2023			
Row Num	(mln EUF	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
43 44 45 46	Central banks Central governments Regional governments or local authorities Public sector entities																					
47 48 49	Multilateral Development Banks International Organisations Institutions		0	0			0															
51 52 53 SWEDEN	Corporates of which: SME  Retail of which: SME		0	0	0	0	0	0 -	0	0		0 (	0 0	0	-	C		) (	0 0	0 0	C	-
54 55 56 57	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds		0	0	0	0	0	0 -	0	0	0	0 (	0	0	-	C	(	0 (	0 0	0 0	C	-
58 59 60	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation																					
62 63	Other exposures Standardised Total		0	0	0	0	0	0 -	0	0	)	0 (	0	0	-	C	(	0) (	0 0	0	C	-
					31/12/2021 Stock of	Stock of	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of		Stock of provisions for	Coverage Ratio -				31/12/2023 Stock of	Stock of provisions for	Stock of	Coverage Ratio -
Num 64	Central banks	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 exposure	Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
65 66 67 68	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks																					
69 70 71	International Organisations Institutions Corporates of which: SME		0	0	0	0	0	0 -	0	0	) (	0 (	0 0	0	-	C	(	) (	0 0	0	C	-
72 73 74 75 FINLAND	Retail of which: SME Secured by mortgages on immovable property		0	0	0	0	0	0 -	0	0		0 (	0	0	-	C	(	0	0 0	0	C	-
76 77 78 79	of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment		0	0		0	0	0 -	0	0			0	0		C			0	0	C	
80 81 82 83	Collective investments undertakings (CIU)  Equity Securitisation Other exposures																					
84	Standardised Total		0	0	0	0	0	0 -	0	0	Mora	atoria - Adverse Sc	enario 0	0	-	0		0	0	0	C	-
Row		Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3
85 86	Central banks Central governments	exposure R, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
87 88 89	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations																					
91 92 93	Institutions Corporates of which: SME		0	0	0	0	0	0 -	0	0		0 (	0 0	0	-	0			0 0	0	(	-
94 95 96 97 NORWAY	Retail of which: SME Secured by mortgages on immovable property of which: non-SME		0	0	0	0	0	0 -	0	0		0 (	0	0	-	0			0 0	0		-
98 99 100 101	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
102 103 104	Equity Securitisation Other exposures																					

EBA EUROPE BANKIN AUTHOR

# 2021 EU-wide Stress Test: Credit risk COVID-19 STA Danske Bank

AUTHORITY												Danske Bar	nk									
		76	77	78	79	80	81	82	83	84		86 atoria - Adverse So		88	89	90	91	92	93	94	95	96
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2022 Stock of	_	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of	Stock of	Coverage Rati
	(mln EU	Stage 1 exposure R, %)	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks Central governments																					
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions								0													
	Corporates of which: SME Retail		0	0	0 0	0		0 -	0	0		0 (	0	0 0	-	0		0	0		0	-
UNITED KINGDOM	of which: SME Secured by mortgages on immovable property								0							0						
	of which: non-SME  Items associated with particularly high risk  Covered bonds		0	0	0	0	C	0 -	0	U		0	0	0	-	0	) (	J	0		0	-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		0	0	0 0	0	C	0 -	0	0		0	0	0	-	0	0		0		0	-
					31/12/2021						Mora	atoria - Adverse So 31/12/2022	cenario						31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3
	Central banks (mln EU	•	Схрозигс	Схрозиге	exposure	exposure	exposure	exposure	САРОЗАГС	Схрозигс	Схрозигс	exposure	exposure	exposure	exposure	СХРОЗИГС	Схрозагс	Схрозигс	exposure	Stage 2 exposure	exposure	exposure
	Central governments Regional governments or local authorities																					
	Public sector entities  Multilateral Development Banks  International Organisations																					
	Institutions Corporates of which: SME		0	0	0 0	0	(	0 -	0	0		0 (	0	0 0	-	0	0 0	0	0	) (	0	-
GERMANY	Retail of which: SME		0	0 (	0 0	0	(	0 -	0	C		0 (	0 (	0 0	-	0	) (		0	(	0	-
	Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk		0	0	0 0	0	(	0 -	0	C		0 (	0	0 0	-	0	) (	0	0		0	-
	Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU)  Equity  Securitisation																					
	Other exposures Standardised Total		0	0 (	0 0	0	(	0 -	0	0		0 (	0 (	0 0	-	0	) (		) 0		0	-
											Mora	atoria - Adverse So	cenario									
					31/12/2021 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2022 Stock of	Stock of	Stock of	Coverage Ratio -				31/12/2023  Stock of provisions for	Stock of	Stock of	Coverage Rat
	(mln EU	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Stage 3 exposure
	Central banks Central governments	4 10)					5.1p=5.1l=5															
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions																					
	Corporates of which: SME		0	0	0 0	0	(	0 -	0	0		0 (	0	0 0	-	0			0		0	-
N.A.	Retail of which: SME Secured by mortgages on immovable property		0	0	0	0	C	0 -	0	0		0	0	0	-	0	) (	)	0	(	0	-
	of which: non-SME  Items associated with particularly high risk		0	0	0 0	0	(	0 -	0	C		0 (	0 (	0 0	-	0	0		0	(	0	-
	Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation																					
	Other exposures Standardised Total		0	0	0 0	0	(	0 -	0	0		0 (	0	0 0	-	0	) (		0	) (	0	-
					31/12/2021						Mora	atoria - Adverse So 31/12/2022	cenario						31/12/2023			
		Stage 1	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for Stage 3	Coverage Rati
	Central banks	exposure R, %)	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central governments Regional governments or local authorities																					
	Public sector entities  Multilateral Development Banks  International Organisations																					
	Institutions Corporates		0	0	0 0	0	C	0 -	0	0	) (	0 (	0	0 0	-	0	) (	)	0	) (	) 0	-
N.A.	of which: SME  Retail  of which: SME		0	0 (	0 0	0	(	0 -	0	C		0 (	0 (	0 0	-	0	) (		0	(	0	-
I N i / N i	Secured by mortgages on immovable property of which: non-SME		0	0	0 0	0	C	0 -	0	0		0 (	0 (	0 0	-	0	) (		0	) (	0	-
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures Standardised Total		0	0	0 0	0	(	0 -	0	0		0 (	0	0 0	-	0	) (		0 0		0	-
											Mora	atoria - Adverse So	cenario									
					31/12/2021 Stock of	Stock of provisions for	Stock of provisions for	Coverage Ratio -				31/12/2022 Stock of	Stock of provisions for	Stock of	Coverage Ratio -				31/12/2023 Stock of	Stock of provisions for	Stock of	Coverage Rat
	(mln EU	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rat Stage 3 exposure
	Central banks Central governments																					
	Regional governments or local authorities Public sector entities Multilateral Development Banks																					
	International Organisations Institutions																					
	Corporates of which: SME Retail		0	0	0 0	0		0 -	0	0		0 (	0 (	0 0	-	0			0		0	-
N.A.	of which: SME Secured by mortgages on immovable property																					
	of which: non-SME  Items associated with particularly high risk  Covered bonds		0	0	0	0	(	0 -	0	U		0	0	0	-	0		J			0	-
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)																					
	Equity Securitisation Other exposures																					
	Standardised Total		0	0	0 0	0		0 -	0	0	Morr	0 atoria - Adverse So	0 Constitution	0 0	-	0			0		0	-
					31/12/2021						Mora	31/12/2022							31/12/2023			
		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Rati Stage 3
	Central banks (mln EU				exposure	exposure	exposure	exposure			0.,	exposure	exposure	exposure	exposure				exposure	Stage 2 exposure	exposure	exposure
	Central governments Regional governments or local authorities Public sector entities																					
	Multilateral Development Banks International Organisations																					
	Institutions Corporates		0	0 (	0 0	0	(	0 -	0	0		0 (	0 (	0 0	-	0	) (	0	0		0	-
N.A.	of which: SME  Retail  of which: SME		0	0	0 0	0	(	0 -	0	O		0	0	0 0	-	0	) (	)	0		0	-
117/1	Secured by mortgages on immovable property of which: non-SME		0	0 (	0 0	0	C	0 -	0	C		0 (	0 (	0 0	-	0	) (	)	0		0	-
	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment																					
	Collective investments undertakings (CIU) Equity																					
	Securitisation Other exposures																					

## 2021 EU-wide Stress Test: Credit risk COVID-19 STA

BANKING	·											721 LO	Wide 5		Danske Bank														
		97	98	99	100		02 103	104	105	106	107	108	109	110 <b>P</b>	111 Public guarantees -	Adverse Scenario		114	115	116	117	118	119	120			123 12	4	125 126
2 3 4	(mln EUR, %)  Central banks  Central governments  Regional governments or local authorities  Public sector entities  Multilateral Development Banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure g	Stage 2 exposure, of which guaranteed amount	change expo	ge 3 Sure, of provisions anteed ount Stage 1 exposur	for provisions f	or provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for Stage 1 Stage exposure expo	ons for prove 2 S	cock of disions for Stage 3 exposure
6 7 8 9 10 11 12 13 14 Danske Bank	International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	0	0	0	0	0 0	0	0 0	0 0	0 6.99%		0 0 0 0	0	0	0	0	0	0	0 -	6.99%	0	0	0	0	0	0	0	0 0	0 6.99%
17 18 19	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0	31/12/2021	0	0	0	0 6.99%		0 0	0		O Public guarantees -	2022	0	0	0	6.99%	0	0	0	0	31/12/2		0	0	0 6.99%
23 24 25	(mln EUR, %)  Central banks  Central governments  Regional governments or local authorities  Public sector entities	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure gual	sure, of provisions on the stage 1 exposure	for provisions f	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 Stage exposure expo	ons for prov	cock of cisions for cage 3 exposure
26 27 28 29 30 31 32 DENMARK 33 34	Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME	0	0	0	0	0	0	0 0	0 0	0 - 0 -		0 0 0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0 0	0 - 0 - 0 -
36 37 38 39 40	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
Row Num	(mln EUR, %)  Central banks	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount		Stage 2 exposure, of which guaranteed amount	Stage 3 expo	ge 3 sure, of provisions on Stage 1 exposur	for provisions f	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	2022		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	Stock of Stock provisions for Stage 1 Stage exposure expo	ons for prove 2 S	ock of coverage Ratio - Stage 3 exposure
44 45 46 47 48 49 50 51	Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
53 SWEDEN 54 S 55 S 56 S 57 S 58 S 59 G 60 G 61 G 62 SWEDEN	of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Securitisation  Other exposures  Standardised Total	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
	- Cumaaraisea rocar	<u> </u>	01	<u> </u>	<u> </u>	31/12/2021	<u> </u>	-1	-1			-1 U		P	Public guarantees -		)	٥	<u> </u>		0	0	0	<u> </u>	31/12/2	2023	<u> </u>	<u> </u>	<u>~1</u>
65 66	(mln EUR, %)  Central banks Central governments Regional governments or local authorities	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure g	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure gua	ge 3 Stock of provisions Stage 1 exposur	for provisions f	or provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of Stock provisions for Stage 1 Stage exposure expo	ons for prove 2 S	cock of cisions for cage 3 cape 3 capesure
68 69 70 71 72 73 74 FINLAND 75 76	Public sector entities  Multilateral Development Banks International Organisations Institutions Corporates     of which: SME Retail     of which: SME Secured by mortgages on immovable property     of which: non-SME	0	0	0	0	0 0	0	0 0	0 0 0	0 6.99%		0 0 0 0	0	0	0	0	0	0	0 -	6.99%	0	0	0	0	0	0	0	0 0	0 6.99%
78 79 80 81 82 83	Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total	0	0	0	0	0	0	0	0	0 6.99%		0 0	0	0	0	0	0	0	0	6.99%	0	0	0	0	0	0	0	0	0 6.99%
	(mln EUR, %)  Central banks Central governments	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		ge 3 Sure, of provisions of stage 1 anteed exposur	for provisions f	for provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure		Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/12/2 Stage 3 exposure	2023 Stage 3 exposure, of which guaranteed amount	Stock of Stock provisions for provision Stage 1 Stage exposure expo	ns for prov	ock of cisions for cage 3 cape 3 exposure
87 88 89 90 91 92 93	Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
97 98 99 100 101 102 103	Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk  Covered bonds  Claims on institutions and corporates with a ST credit assessment  Collective investments undertakings (CIU)  Equity  Securitisation	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -
105	Other exposures Standardised Total	0	0	0	0	0	0	0	0	0 -		0 0	0	0	0	0	0	0	0 -		0	0	0	0	0	0	0	0	0 -

# 2021 EU-wide Stress Test: Credit risk COVID-19 STA Danske Bank

	97 98 99	100 101	102 103	104 105 106	107 108			113 114 115	116 117	118 119	120 121 12	2 123 124	125 126
Row Num  (mln EUR,	Stage 1 exposure, of which guaranteed amount  Stage 2 exposure	Stage 2	Stage 3 exposure, of which guaranteed amount  Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure		Stage 2 exposure exposure exposure guaranteed amount	Public guarantees - Adverse Scenario  31/12/2022  Stage 3 exposure, of which guaranteed amount	Stock of Stock of Stock of rovisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure	or Coverage Ratio - Stage 1	Stage 1 exposure, of which guaranteed amount  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount Stage 3 exposure guaranteed amount amount	STOCK OT STOCK OT	Stock of provisions for Stage 3 exposure
Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail	0 0	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: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation Other exposures	0 0	0 0	0 0	0 0 0 -	0	0 0 0		0 0	0 -	0 0	0 0 0	0 0 0	0 -
Standardised Total	0 0		12/2021	0 0 -	0		Public guarantees - Adverse Scenario 31/12/2022	0 0	0 -	0 0	0 0 0 31/12/2023	0 0 0	0 -
Row Num  (mln EUR,	Stage 1 exposure, of which guaranteed amount  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount  Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure Stock of provisions for Stage 3 exposure Coverage Rate Stage 3 exposure	Stage 1 exposure exposure guaranteed amount	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure, of which guaranteed amount	Stock of Stock of provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure	or Charage Ratio - Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount Stage 3 exposure exposure guaran amount amo	a Stock of Stock of	Stock of provisions for Stage 3 exposure
Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail		0 0	0 0	0 0 0 -	0			0 0	0 -	0 0	0 0 0	0 0 0	0 -
of which: SME  Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)  Equity		0 0	0 0		0			0 0	0 -	0 0		0 0 0	0 -
Securitisation Other exposures Standardised Total	0 0	0 0	0 0	0 0 0 -	0	0 0 0	Public guarantees - Adverse Scenario	0 0	0 -	0 0	0 0 0	0 0 0	0 -
Row Num  (mln EUR,  148 149 Central banks Central governments	Stage 1 exposure, of which guaranteed amount  Stage 2 exposure	Stage 2	Stage 3 exposure, of which guaranteed amount  Stage 1 exposure	Stock of provisions for Stage 2 exposure Stage 3 exposure Coverage Rate Stage 3 exposure	exposure which	Stage 2 exposure exposure exposure guaranteed amount		Stock of Stock of provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure	Stage 3 exposure  Stage 1	Stage 1 exposure, of which guaranteed amount  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  Stage 3 exposure exposure guaranteed amount  31/12/2023 Stage 3 exposure guaranteed amount	re, of provisions for provisions for Stage 1 Stage 2	Stock of provisions for Stage 3 exposure
Regional governments or local authorities Public sector entities  Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail N.A.  Regional governments or local authorities Public sector entities  Nultilateral Development Banks International Organisations Institutions Organisations Institutions Of which: SME	0 0	0 0	0 0 0	0 0 0 -	0	0 0 0	0 0 0	0 0	0 -	0 0	0 0 0	0 0 0	0 -
Secured by mortgages on immovable property of which: non-SME  Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU) Equity Securitisation		0 0	0 0	0 0 0 -	0	0 0		0 0	0 -	0 0	0 0 0	0 0 0	0 -
167 168 Other exposures Standardised Total	0 0	0 0	0 0	0 0 -	0	0 0 0	0 0	0 0	0 -	0 0	0 0 0	0 0 0	0 -
		31/:					Public guarantees - Adverse Scenario 31/12/2022				31/12/2023		
Row Num (mln EUR,	Stage 1 exposure, of which guaranteed amount  Stage 2 exposure	Stage 2 exposure, of which Stage 3	Stage 3 exposure, of which guaranteed amount  Stage 1 exposure	Stock of provisions for Stage 2 Stage 3 exposure Exposure	Stage 1 exposure  Stage 1 exposure guaranteed amount	Stage 2 exposure, of which guaranteed amount	31/12/2022 Stage 3 exposure, of	Stock of Stock of Stock of rovisions for provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure	Coverage Ratio - Stage 3 exposure Stage 1	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount  Stage 3 exposure guaranteed amount	re, of provisions for provisions for	Stock of provisions for Stage 3 exposure
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates Corporates	Stage 1 exposure, of which exposure guaranteed Stage 2	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of which Stock of provisions for		o - Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	31/12/2022  Stage 3 exposure, of which	Stock of stock of provisions for Stage 1 Stage 2 Stage 3 exposure exposure of provisions of provisio	Coverage Ratio - Stage 3 exposure  Stage 1 exposure  0 -	exposure, of Stage 2 exposure	Stage 2 Stage 3 exposure, of Stage 3 which	re, of provisions for provisions for	provisions for Coverage Ratio -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Claims on institutions and corporates with a ST credit assessment	Stage 1 exposure, of which exposure guaranteed Stage 2	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for Stage 3		o - Stage 1 exposure, of which guaranteed	Stage 2 exposure, of which guaranteed	31/12/2022  Stage 3 exposure, of which	Stock of rovisions for Stage 1 exposure exposure exposure of the stage 2 exposure exposure of the stage 3 exposure of the stag	Coverage Ratio - Stage 1 exposure  O -  O -  O -	exposure, of Stage 2 exposure	Stage 2 Stage 3 exposure, of Stage 3 which	re, of provisions for provisions for	provisions for Coverage Ratio -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds	Stage 1 exposure, of which exposure guaranteed Stage 2	Stage 2 exposure, of which guaranteed Stage 3 exposure	Stage 3 exposure, of provisions for Stage 3		o - Stage 1 exposure, of which guaranteed	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of rovisions for Stage 1 exposure exposure exposure of the stage 2 exposure exposure exposure exposure exposure exposure of the stage 3 exposure expos	Coverage Ratio - Stage 1 exposure  O -  O -  O -  O -  O -  O -  O -	exposure, of Stage 2 exposure	Stage 2 Stage 3 exposure, of Stage 3 which	re, of provisions for provisions for	provisions for Coverage Ratio -
Central banks Central governments Regional governments or local authorities Public sector entities Multilateral Development Banks International Organisations Institutions Corporates of which: SME Retail Of which: SME Secured by mortgages on immovable property of which: non-SME Items associated with particularly high risk Covered bonds Collective investments undertakings (CIU) Equity Securitisation Other exposures Standardised Total  Row Num  Central banks  Central banks  Central banks  Central banks  Central banks  Central banks  (min EUR,	Stage 1 exposure  Stage 2 exposure  which guaranteed amount   0 0 0 0 0 0 0 0 0 0 0 Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 Stage 3 exposure	Stage 3 exposure, of provisions for Stage 3		Stage 1 exposure  Stage 1 exposure  O  O  O  Stage 1	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stock of rovisions for Stage 1 exposure	exposure exposure  O -  O -  O -  O -  O -  Stage 3 exposure  Coverage Ratio -  Stage 1	exposure, of Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  0	provisions for Stage 1 exposure provisions for Stage 2 exposure	provisions for Coverage Ratio -
Central banks Central governments 171 172 173 174 175 176 177 177 177 177 178 179 170 170 170 170 171 171 171 171 172 173 174 175 176 176 177 177 177 178 179 180 181 181 181 181 181 182 183 184 184 185 185 186 187 188 189 189 180 180 180 180 181 181 181 182 183 184 185 185 186 187 188 189 189 180 180 180 180 180 180 180 181 181 182 183 184 185 185 186 187 188 189 180 180 187 188 189 180 180 180 180 180 180 180 180 180 180	Stage 1 exposure  Stage 2 exposure  which guaranteed amount	Stage 2 exposure, of which guaranteed amount  Stage 3 exposure  Stage 3 exposure   O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	provisions for Stage 2 exposure  Stage 3 exposure  Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 1 exposure  Stage 1 exposure  O  O  Stage 1 exposure, of which guaranteed amount  O  Stage 1 exposure  O  Stage 1 exposure, of which guaranteed	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stage 1 exposure exposure exposure  0 0 0  0 0  0 0  Stock of rovisions for provisions for exposure	exposure exposure  O -  O -  O -  O -  O -  Stage 3 exposure  Coverage Ratio -  Stage 1	exposure, of which guaranteed amount  Stage 2 exposure  exposure  Stage 2 exposure  o	Stage 2 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	provisions for Stage 1 exposure provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
Central banks	Stage 1 exposure  Stage 2 exposure  which guaranteed amount	Stage 2 exposure, of which guaranteed amount  Stage 3 exposure  Stage 3 exposure   O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	provisions for Stage 2 exposure  Stage 3 exposure  Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 1 exposure  Stage 1 exposure  O  O  Stage 1 exposure, of which guaranteed amount  O  Stage 1 exposure  O  Stage 1 exposure, of which guaranteed	Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  0	Stage 3 exposure  Stage 3 exposure, of which guaranteed amount  0	Stage 1 exposure exposure exposure  0 0 0  0 0  0 0  Stock of rovisions for provisions for exposure	exposure exposure  O -  O -  O -  O -  O -  Stage 3 exposure  Coverage Ratio -  Stage 1	exposure, of which guaranteed amount  Stage 2 exposure  exposure  Stage 2 exposure  o	Stage 2 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	provisions for Stage 1 exposure provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
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Central banks Regional governments Retail Re	Stage 1 exposure which guaranteed amount	Stage 2 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	provisions for Stage 2 exposure  Stage 3 exposure  Stage 3 exposure  O O O O O O O O O O O O O O O O O O O	Stage 1 exposure  O  O  Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  O  Stage 1 exposure, of which guaranteed amount  O  Stage 1 exposure, of which guaranteed amount  O  Stage 1 exposure, of which guaranteed amount  Stage 1 exposure  O  Stage 1 exposure, of which guaranteed amount  O  Stage 1 exposure, of which guaranteed amount	Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 3	Stage 1 exposure exposure exposure  0 0 0  0 0  0 0  Stock of rovisions for provisions for exposure	exposure exposure  or Coverage Ratio - Stage 1 exposure  or Coverage Ratio - Stage 1 exposure  or O - O - O - O - O - O - O - O - O - O	exposure, of which guaranteed amount  Stage 2 exposure  exposure  Stage 2 exposure  o	Stage 2 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	re, of ch stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure  Coverage Ratio - Stage 3 exposure
Central panks	Stage 1 exposure which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  0 0  Stage 1 exposure  0 0 0  0 0  Stage 1 exposure  0 0 0  0 0  Stage 1 exposure which guaranteed amount  Stage 1 exposure which guaranteed amount  Stage 2 exposure  %  Stage 1 exposure, of which guaranteed amount  Stage 2 exposure  Stage 1 exposure  Stage 2 exposure  Stage 1 exposure  Stage 1 exposure  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0 0 12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0 0 12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0 0 12/2021  Stage 3 exposure, of Stage 1 exposure	provisions for Stage 3 exposure    Stage 2 exposure   Provisions for Stage 3 exposure	Stage 1 exposure  Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  O  Stage 1 exposure  O  Stage 1 exposure, of which guaranteed amount  O  Stage 1 exposure, of which guaranteed amount  O  Stage 1 exposure, of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed guaranteed guaranteed guaranteed guaranteed	Stage 3	Stage 1 exposure exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure exposure  or Coverage Ratio - Stage 1 exposure  or Coverage Ratio - Stage 1 exposure  or O - O - O - O - O - O - O - O - O - O	exposure, of which guaranteed amount  Stage 2 exposure  exposure  0 0 0 0  0 0 0  0 0 0  Stage 1 exposure, of which guaranteed amount  Stage 2 exposure  Stage 1 exposure, of which guaranteed amount  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  O	re, of ch stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  O - Stage 3 exposure  O - O - O - O - O - O - O - O - O - O
Central panks	Stage 1 exposure which guaranteed amount  0 0 0  0 0  0 0  0 0  0 0  0 0  Stage 1 exposure  0 0 0  0 0  Stage 1 exposure  0 0 0  0 0  Stage 1 exposure which guaranteed amount  Stage 1 exposure which guaranteed amount  Stage 2 exposure  %  Stage 1 exposure, of which guaranteed amount  Stage 2 exposure  Stage 1 exposure  Stage 2 exposure  Stage 1 exposure  Stage 1 exposure  Stage 2 exposure  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  O O O O O O O O O O O O O O O O O O O	Stage 3 exposure, of which guaranteed amount  0 0 0 0 0 0 0 0 0 0 0 0 12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0 0 12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0 0 12/2021  Stage 3 exposure, of which guaranteed amount  0 0 0 0 12/2021  Stage 3 exposure, of Stage 1 exposure	provisions for Stage 3 exposure    Stage 2 exposure   Provisions for Stage 3 exposure	Stage 1 exposure  Stage 1 exposure  O  O  Stage 1 exposure  O  Stage 1 exposure  Stage 1 exposure, of which guaranteed amount  O  Stage 1 exposure  O  Stage 1 exposure, of which guaranteed amount  O  Stage 1 exposure, of which guaranteed amount  O  Stage 1 exposure, of which guaranteed amount  O  O  O  O  O  O  O  O  O  O  O  O  O	Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed amount  Stage 2 exposure, of which guaranteed guaranteed guaranteed guaranteed guaranteed	Stage 3	Stage 1 exposure exposure exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	exposure exposure  or Coverage Ratio - Stage 1 exposure  or Coverage Ratio - Stage 1 exposure  or O - O - O - O - O - O - O - O - O - O	exposure, of which guaranteed amount  Stage 2 exposure  exposure  0 0 0 0  0 0 0  0 0 0  Stage 1 exposure, of which guaranteed amount  Stage 2 exposure  Stage 1 exposure, of which guaranteed amount  Stage 2 exposure  Stage 2 exposure	Stage 2 exposure, of which guaranteed amount  Stage 3 exposure  Stage 3 exposure  Stage 3 exposure  O	re, of ch stage 1 exposure  0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure  O - Stage 3 exposure  O - O - O - O - O - O - O - O - O - O



#### **2021 EU-wide Stress Test: Securitisations**

			1	2	3	4	5	6	7
			Actual		Baseline Scenario			Adverse Scenario	
Row Num		(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1		SEC-IRBA	0						
2		SEC-SA	0						
3	Exposure values	SEC-ERBA	350						
4		SEC-IAA	0						
5		Total	350						
6		SEC-IRBA	0	0	0	0	0	0	0
7		SEC-SA	0	0	0	0	0	0	0
8	REA	SEC-ERBA	129	141	133	147	153	199	290
9	KEA	SEC-IAA	0	0	0	0	0	0	0
10		Additional risk exposure amounts	0	0	0	0	0	0	0
11		Total	129	141	133	147	153	199	290
12	Impairments	Total banking book others than assessed at fair value		6	0	-6	6	0	-6



### **2021 EU-wide Stress Test: Risk exposure amounts**

		1	2	3	4	5	6	7
	_	Actual	2	aseline scenario			Adverse scenario	
RowN um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Risk exposure amount for credit risk	87,276	87,287	87,280	87,294	93,982	100,871	102,178
2	Risk exposure amount for securitisations and re-securitisations	129	141	133	147	153	199	290
3	Risk exposure amount other credit risk	87,147	87,147	87,147	87,147	93,830	100,673	101,888
4	Risk exposure amount for market risk	5,974	5,974	5,974	5,974	6,280	6,397	6,409
5	Risk exposure amount for operational risk	9,774	9,774	9,774	9,774	9,774	9,774	9,774
6	Other risk exposure amounts	2,382	2,168	2,127	2,098	1,854	1,718	1,463
7	Total risk exposure amount	105,406	105,203	105,155	105,139	111,890	118,759	119,824
8	Total Risk exposure amount (transitional)	105,436	105,203	105,155	105,139	111,890	118,759	119,824
9	Total Risk exposure amount (fully loaded)	105,406	105,203	105,155	105,139	111,890	118,759	119,824



### **2021 EU-wide Stress Test: Capital**

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		<b>Baseline Scenario</b>		A	Adverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
1		A	OWN FUNDS		24,212	24,374	24,747	24,711	20,288	19,639	18,707
2		A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		19,320	19,483	19,856	19,819	15,397	14,748	13,816
3		A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		1,149	1,149	1,149	1,149	1,149	1,149	1,149
4		A.1.1.1	Of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	(
5		A.1.2	Retained earnings		20,161	20,361	21,126	21,966	17,553	17,132	16,969
6		A.1.3	Accumulated other comprehensive income		0	0	0	0	-160	-160	-160
7		A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	-159	-159	-159
8		A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	С
9		A.1.3.3	Other OCI contributions		0	0	0	0	0	0	С
10		A.1.4	Other Reserves		0	0	0	0	0	0	C
11		A.1.5	Funds for general banking risk		0	0	0	0	0	0	С
12		A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	С
13		A.1.7	Adjustments to CET1 due to prudential filters		-113	-113	-113	-113	-247	-247	-247
14		A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-93	-93	-93	-93	-227	-227	-227
15		A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	C
16		A.1.7.3	Other adjustments		-20	-20	-20	-20	-20	-20	-20
17		A.1.8	(-) Intangible assets (including Goodwill)		-692	-692	-692	-692	-692	-692	-692
18		A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-23	-23	-23	-23	-583	-865	-1,035
19		A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	0	0	0	0	0	C
20		A.1.11	(-) Deduction due to the application of Regulation (EU) No 2019/630 amending Regulation (EU) No 575/2013 as		2		-119	-720		-112	-655
20		A.1.11	regards minimum loss coverage for non-performing exposures ("NPL calendar")		U	-4	-119	-720	-4	-112	-655
21		A.1.12	(-) Defined benefit pension fund assets		-296	-296	-296	-296	-296	-296	-296
22		A.1.13	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
23		A.1.14	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0
24		A.1.15	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight		0	0	0	0	0	0	0
25		A.1.15.1	Of which: from securitisation positions (-)		0	0	0	0	0	0	0
26		A.1.16	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment		0	0	0	0	0	0	0
27		A.1.17	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
28		A.1.18	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
29		A.1.19	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
30	OWN FUNDS	A.1.20	(-) Additional deductions of CET1 Capital due to Article 3 CRR		0	0	0	0	0	0	0
31		A.1.21	CET1 capital elements or deductions - other		-1,209	-1,183	-1,361	-1,536	-1,699	-1,593	-1,527
32		A.1.22	Amount subject to IFRS 9 transitional arrangements		-411	-398	-398	-398	-490	-727	-846
33		A.1.22.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	296	296	296	296	296	296	296	296
34		A.1.22.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
35		A.1.22.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		68	68	68	68	68	68	68
36		A.1.22.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		243	243	243	243	375	714	884
37		A.1.22.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		60	73	73	73	113	214	265
38		A.1.23	Transitional adjustments		343	284	185	85	376	432	310
39		A.1.23.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)		0	0	0	0	0	0	0
40		A.1.23.2	Transitional adjustments due to additional minority interests (+/-)		0	0	0	0	0	0	C
41		A.1.23.3	Adjustments due to IFRS 9 transitional arrangements		343	284	185	85	376	432	310
42		A.1.23.3.1	From the increased IFRS 9 ECL provisions net of EL		343	284	185	85	376	432	310
43		A.1.23.3.2	From the amount of DTAs that is deducted from CET1 capital		0	0	0	0	0	0	C
44		A.1.23.4	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	C
45		A.1.23.4.1	Of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	C
46		A.1.23.4.2	Of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	C
47		A.1.23.4.3	Of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	C
48		A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		2,323	2,323	2,323	2,323	2,323	2,323	2,323
49		A.2.1	Additional Tier 1 Capital instruments		2,323	2,323	2,323	2,323	2,323	2,323	2,323
50		A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	C
51		A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	C
52		A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	С
53		A.2.4.1	Of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	C
54		A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		21,643	21,806	22,179	22,142	17,720	17,071	16,139
55		A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		2,569	2,569	2,569	2,569	2,569	2,569	2,569
56		A.4.1	Tier 2 Capital instruments		2,569	2,569	2,569	2,569	2,569	2,569	2,569
											-
57		A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	C
58		A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	C
				· · · · · · · · · · · · · · · · · · ·	•	·	•	•	1	•	•
59 60		A.4.3.1 A.5	Of which: adjustments due to IFRS 9 transitional arrangements  Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	C



### 2021 EU-wide Stress Test: Capital

				1	2	3	4	5	6	7	8
				IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
RowN um			(mln EUR,%)	01/01/2018	31/12/2020	2021	2022	2023	2021	2022	2023
61		В	TOTAL RISK EXPOSURE AMOUNT		105,406	105,203	105,155	105,139	111,890	118,759	119,824
62	TOTAL RISK EXPOSURE AMOUNT	B.1	Of which: Transitional adjustments included		0	0	0	0	0	0	0
63		B.2	Adjustments due to IFRS 9 transitional arrangements		30	0	0	0	0	0	0
64		C.1	Common Equity Tier 1 Capital ratio		18.32%	18.52%	18.88%	18.85%	13.76%	12.42%	11.53%
65	CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		20.53%	20.73%	21.09%	21.06%	15.84%	14.37%	13.47%
66		C.3	Total Capital ratio		22.96%	23.17%	23.53%	23.50%	18.13%	16.54%	15.61%
67		D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		18,977	19,199	19,671	19,734	15,020	14,316	13,506
68	Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		21,300	21,522	21,994	22,057	17,343	16,639	15,829
69		D.3	TOTAL CAPITAL (fully loaded)		23,869	24,090	24,563	24,626	19,912	19,207	18,398
70		E.1	Common Equity Tier 1 Capital ratio		18.00%	18.25%	18.71%	18.77%	13.42%	12.05%	11.27%
71	CAPITAL RATIOS (%) Fully loaded	E.2	Tier 1 Capital ratio		20.21%	20.46%	20.92%	20.98%	15.50%	14.01%	13.21%
72		E.3	Total Capital ratio		22.64%	22.90%	23.36%	23.42%	17.80%	16.17%	15.35%
73		F	Total amount of instruments with mandatory conversion into ordinary shares upon a fixed date in the 2021 - 2023 period (cumulative conversions) (1)		0	0	0	0	0	0	0
74		G	Total Additional Tier 1 and Tier 2 instruments eligible as regulatory capital under the CRR provisions that convert into Common Equity Tier 1 or are written down upon a trigger event (2)		0	4,892	4,892	4,892	4,892	4,892	4,892
75		G.1	Of which: eligible instruments whose trigger is above CET1 capital ratio in the adverse scenario (2)		0	0	0	0	0	0	0
76	Memorandum items	H.1	Total leverage ratio exposures (transitional)		486,102	486,102	486,102	486,102	486,102	486,102	486,102
77		H.2	Total leverage ratio exposures (fully loaded)		485,760	485,760	485,760	485,760	485,760	485,760	485,760
78		Н.3	Leverage ratio (transitional)		4.45%	4.49%	4.56%	4.56%	3.65%	3.51%	3.32%
79		H.4	Leverage ratio (fully loaded)		4.38%	4.43%	4.53%	4.54%	3.57%	3.43%	3.26%
80		P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
81		P.2	Countercyclical capital buffer		0.12%	0.12%	0.12%	0.12%	0.00%	0.00%	0.00%
82	Transitional combined	P.3	O-SII buffer		3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
83	buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
84		P.5	Systemic risk buffer applied to all exposures according to article 133 (4) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
85		P.5.1	Systemic risk buffer applied to domestic exposures only according to article 133 (5) of CRD IV		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
86		P.6	Combined buffer		5.62%	5.62%	5.62%	5.62%	5.50%	5.50%	5.50%
87		R.1	Pillar 2 capital requirement		4.57%	4.57%	4.57%	4.57%	4.57%	4.57%	4.57%
88		R.1.1	Of which: CET1		3.12%	3.12%	3.12%	3.12%	3.12%	3.12%	3.12%
89	Pillar 2 (%)	R.2	<b>Total SREP capital requirement</b> (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		12.57%	12.57%	12.57%	12.57%	12.57%	12.57%	12.57%
90		R.2.1	Of which: CET1		7.62%	7.62%	7.62%	7.62%	7.62%	7.62%	7.62%
91		R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		18.19%	18.19%	18.19%	18.19%	18.07%	18.07%	18.07%
92		R.3.1	Of which: CET1  (relevant input for maximum distributable amount calculation according to Art 141 CRD)		13.24%	13.24%	13.24%	13.24%	13.12%	13.12%	13.12%



#### 2021 EU-wide Stress Test: P&L

		1	2	3	4	5	6	7
	<u>_</u>	Actual		Baseline scenario			Adverse scenario	
Row um	(mln EUR)	31/12/2020	31/12/2021	31/12/2022	31/12/2023	31/12/2021	31/12/2022	31/12/2023
1	Net interest income	3,317	3,406	3,542	3,541	3,152	3,219	3,201
2	Interest income	6,129	7,373	7,295	7,562	7,434	7,281	7,072
3	Interest expense	-2,812	-3,967	-3,752	-4,021	-4,283	-4,062	-3,871
4	Dividend income	29	29	29	29	14	14	14
5	Net fee and commission income	1,553	1,553	1,553	1,553	1,396	1,396	1,395
6	Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	260	326	326	326	-395	189	189
7	Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-22		
8	Other operating income not listed above, net	559	603	602	600	536	545	545
9	Total operating income, net	5,719	5,917	6,052	6,050	4,681	5,363	5,344
10	Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	-818	-376	-327	-253	-2,874	-1,499	-1,332
11	Other income and expenses not listed above, net	-4,107	-4,058	-4,100	-4,096	-4,977	-4,567	-4,344
12	Profit or (-) loss before tax from continuing operations	794	1,482	1,625	1,700	-3,169	-703	-332
13 14	Tax expenses or (-) income related to profit or loss from continuing operations  Profit or (-) loss after tax from discontinued operations	-187 0	-534	-359	-358	561	282	170
15	Profit or (-) loss for the year	606	948	1,267	1,342	-2,608	-421	-162
16	Amount of dividends paid and minority interests after MDA-related adjustments	232	748	502	501	0	0	0
17	Attributable to owners of the parent net of estimated dividends	375	200	765	840	-2,608	-421	-162
18	Memo row: Impact of one-off adjustments		46	46	46	46	46	46
19	Total post-tax MDA-related adjustment		0	0	0	0	152	152



#### **2021 EU-wide Stress Test**

#### **Major capital measures and realised losses**

	(mln EUR)	1
RowN um	Issuance of CET 1 Instruments 01 January to 31 March 2021	Impact on Common Equity Tier 1
1	Raising of capital instruments eligible as CET1 capital (+)	0
2	Repayment of CET1 capital, buybacks (-)	0
3	Conversion to CET1 of hybrid instruments (+)	0

um	Net issuance of Additional Her 1 and Her 2 Instruments 01 January to 31 March 2021	Impact on Additional Tier 1 and Tier 2
4	Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
5	Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	750

RowN um	Realised losses 01 January to 31 March 2021	
6	Realised fines/litigation costs (net of provisions) (-)	0
7	Other material losses and provisions (-)	0