

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

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



Key Metrics

Danske Bank A/S

(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
Available capital (amounts)	-					
Common Equity Tier 1 (CET1) capital - transitional period	19,877	20,431	20,260	19,821	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19,636	20,083	19,995	19,517	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	22,922	23,112	22,233	21,927	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	22,681	22,763	21,968	21,624	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	25,727	25,921	25,034	24,726	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25,486	25,572	24,769	24,422	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	109,956	115,671	115,172	115,827	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	109,938	115,658	115,166	115,820	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.08%	17.66%	17.59%	17.11%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	17.86%	17.36%	17.36%	16.85%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.85%	19.98%	19.30%	18.93%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.63%	19.68%	19.08%	18.67%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	-
Total capital (as a percentage of risk exposure amount) - transitional definition	23.40%	22.41%	21.74%	21.35%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.18%	22.11%	21.51%	21.09%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	474,501	474,998	473,467	465,317	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.83%	4.87%	4.70%	4.71%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

Danske Bank A/S

	(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	22,922	23,112	22,233	21,927	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	22,681	22,763	21,968	21,624	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	474,501	474,998	473,467	465,317	C 47.00 (r0300,c0010)	CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	474,260	474,650	473,202	465,013	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.83%	4.87%	4.70%	4.71%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.78%	4.80%	4.64%	4.65%	[A.2]/[B.2]	

2022 EU-wide Transparency Exercise Capital

Capitai Danske Bank A/S

		(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
	A	OWN FUNDS COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying	25,727	25,921	25,034	24,726	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
	A.1	Common Event TEXT Control (including share premium and net own capital Capital instruments eligible as CET1 Capital (including share premium and net own capital	19,877	20,431	20,260	19,821	C 01.00 (r0020,c0010)	Article 50 of CRR
	A.1.1	instruments)	1,142	1,145	1,153	1,151	C 01.00 (r0030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	20,659	21,018	21,091	20,899	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (I) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	1	0	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (r0210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of ORR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (r0230,c0010)	Article 84 of ORR
	A.1.7	Adjustments to CET1 due to prudential filters	-148	-155	-203	-252	C 01.00 (r0250,c0010)	Articles 32 to 35 of and 36 (1) point (I) of CRR Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CDR
	A.1.8	(-) Intangible assets (including Goodwil)	-650	-690	-717	-718	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-30	-5	-5	-32	C 01.00 (r0370,c0010)	Articles 36(1) point (c) and 38 of ORR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (r0380,c0010)	Articles 36(1) point (d), 40 and 150 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-342	-299	-313	-254	C 01.00 (r0390,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (r0430,c0010)	Articles 4(122), 36(1) point (g) and 44 of CBR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (r0440,c0010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	$\begin{array}{l} C \ 01.00 \ (r0450,c0010) + C \ 01.00 \\ (r0460,c0010) + C \ 01.00 \ (r0470,c0010) + C \\ 01.00 \ (r0471,c0010) + C \ 01.00 \ (r0472,c0010) \end{array}$	Articles 4(36), 36(1) point (b) () and 90 to 91 of CRF, Articles 36(1) point (b) (b), 24(1) point (b) (b), 24(1) point (b) and 258 of CRF, Articles 36(1) point (b) (ii) and 258(5) of CRF, Articles 36(1) point (b) (iv) and 155(6) of CRF.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (r0460,c0010)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (r0490,c0010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (r0500,c0010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-7	-7	-7	-18	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c ORR
OWN FUNDS Transitional period	A.1.188	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 132c(2) CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (r0515,c0010)	Article 36(1), point (I) CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (r0524,c0010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-987	-925	-1,006	-1,259	C 01.00 (r0529,c0010)	
	A.1.21	Transitional adjustments	241	349	265	303	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CBR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (r0240,c0010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	241	349	265	303	C 01.00 (r0520,c0010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	3,044	2,680	1,973	2,107	C 01.00 (r0530,c0010)	Article 65 of CRR
	A.2.1	Additional Tier 1 Capital instruments	3,044	2,680	1,973	2,107	C 01.00 (r0540,c0010) + C 01.00 (r0570,c0010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (r0720,c0010)	
	A.2.3		0	0	0	0	$\begin{array}{l} C \; 01.00 \; (r0590,c0010) + C \; 01.00 \\ (r0700,c0010) + C \; 01.00 \; (r0710,c0010) \; + C \\ 01.00 \; (r0720,c0010) + C \; 01.00 \; (r0744,c0010) \\ + C \; 01.00 \; (r0748,c0010) \end{array}$	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (r0660,c0010) + C 01.00 (r0680,c0010) + C 01.00 (r0730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	22,922	23,112	22,233	21,927	C 01.00 (r0015,c0010)	Article 25 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,805	2,809	2,801	2,799	C 01.00 (r0750,c0010)	Article 71 of CRR
	A.4.1	Tier 2 Capital instruments	2,805	2,809	2,801	2,799	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010)	
	A.4.2		0	0	0	0	$\begin{array}{c} C \; 01.00 \; (10010, c0010) + C \; 01.00 \\ (10020, c0010) + C \; 05.00 \; (10000, c0010) + C \\ 01.00 \; (10000, c0010) + C \; 01.00 \; (10054, c0010) \\ (10070, c0010) + C \; 01.00 \; (10074, c0010) + C \\ 01.00 \; (10076, c0010) \\ (10076, c0010) + C \; 01.00 \; (10074, c0010) + C \\ 01.00 \; (10076, c0010) \\ \end{array}$	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (r0880,c0010) + C 01.00 (r0900,c0010) + C 01.00 (r0960,c0010)	
OWN FUNDS	в	TOTAL RISK EXPOSURE AMOUNT	109,956	115,671	115,172	115,827	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CBR
REQUIREMENTS	8.1	Of which: Transitional adjustments included	17	12	6	7	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.08%	17.66%	17.59%	17.11%	CA3 {1}	•
CAPITAL RATIOS (%) Transitional period	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.85%	19.98%	19.30%	18.93%	CA3 {3}	
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.40%	22.41%	21.74%	21.35%	CA3 {5}	
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	19,636	20,083	19,995	19,517	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13- A.2.2-A.2.4+MIN(A.4+A.2.2- A.4.3.0).0)]	
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.86%	17.36%	17.36%	16.85%	(D.1]/[B-8.1]	
	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	241	349	265	303	C 05.01 (r0440,c0010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020)	
Memo items	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	17	12	6	7	C 05.01 (r0440,c0040)	
		ted based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a re	(	(	(			

(1)The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a requisitory point of view at the reporting date are not baken into account in this calculation. Fully loaded CET1 ratio is an estimation is based on the formulae stated in column "COREP" CORE" - clease note that this miniht load to differences to fully loaded CET1 capital ratios sublished by the carticolation bank's e.e. in their Fally" 3 disclosure

Overview of Risk exposure amounts

Danske Bank A/S

		RW	/As		
(min EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	86,274	93,404	91,252	90,840	C 02.00 (r0040, c0010) -{C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0226, s001) + C 08.01 (r0050, c0226, s001) + C 08.01 (r0050, c0256, s002) + c010 (r0040, c0250, s002) + C 08.01 (r0050, c0250, s002) + C 02.00 (r0470, c010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	23,006	29,550	21,160	22,206	C 02.00 (r0060, c0010)-[C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001)+ C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	2,845	2,743	3,612	3,525	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	58,840	59,429	64,986	63,508	C 02200 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	4,065	3,631	3,585	3,710	C 07.00 (r0090, ct220, s001) + C 07.00 (r0110, ct220, s001)+ C 07.00 (r0130, ct220, s001) + C 08.01 (r0040, ct260, s002) + C 08.01 (r0050, ct260, s002) + C 08.01 (r0050, ct260, s002) + C 08.01 (r0050, ct260, s002) + C 08.01 (r0060, ct260, s002) + C 08.01 (r0050, ct260, s002) + C 08.01 (r0050, ct260, s002) + C 08.01 (r0050, ct260, s002) + C 08.01 (r0060, ct260, s002) + C 08.01 (r0050, ct260, s002) + C
Credit valuation adjustment - CVA	700	596	676	663	C 02.00 (r0640, c0010)
Settlement risk	2	15	12	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	143	146	145	143	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,702	4,899	6,923	7,855	C 02.00 (r0520, c0010)
Of which the standardised approach	49	29	20	28	C 02.00 (r0530, c0010)
Of which IMA	5,653	4,870	6,903	7,827	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	٥	٥	0	C 19.00 (4010, c0601)*12.5+C 20.00 (4010,c/H50)*12.5+HAX(C 24.08(4010, c0090),C 24.00(4010,c0100),C 24.00(4010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	9,778	9,879	9,844	9,842	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	9,778	9,879	9,844	9,842	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	3,292	3,101	2,736	2,772	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	109,956	115,671	115,172	115,827	

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

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





## 2022 EU-wide Transparency Exercise P&L Danske Bank A/S

(min EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	4,203	5,624	1,492	3,137
Of which debt securities income	225	326	104	278
Of which loans and advances income	3,265	4,359	1,157	2,374
Interest expenses	1,814	2,459	792	1,467
(Of which deposits expenses)	175	258	122	291
(Of which debt securities issued expenses)	1,374	1,841	468	973
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	43	50	20	47
Net Fee and commission income	1,294	1,799	457	877
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	213	302	128	-124
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-35	-34	-5	4
Gains or (-) losses from hedge accounting, net	0	-6	-3	-14
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	456	610	214	369
TOTAL OPERATING INCOME, NET	4,359	5,886	1,510	2,828
(Administrative expenses)	2,265	3,101	762	1,528
(Cash contributions to resolution funds and deposit quarantee schemes)	70	92	32	66
(Depreciation)	582	787	189	374
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-13	-94	46	196
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-13	-94	46	196
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	-1	0	0
Of which restructuring <sup>1</sup>	0	-4	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	46	77	-18	-143
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	46	77	-18	-143
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	165	249	-1	-12
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,574	2,171	498	795
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,245	1,739	383	612
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,245	1,739	383	612
Of which attributable to owners of the parent	1,245	1,739	383	612

Of which attributable to owners of the parent <sup>10</sup> Information available only as of end of the year <sup>27</sup> For IFRS compliance banks "zero" in cell "increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Total Assets: fair value and impairment distribution

Danske Bank A/S

(min EUR)	ı	As of 30/09/20	21			As of 31/	12/2021			As of 31,	/03/2022			As of 30/	06/2022		
		Fa	ir value hierarc	hy		Fa	ir value hieraro	:hy		Fa	ir value hieraro	hy		Fa	ir value hieraro	hy	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	37,682				40,399				35,655				29,222				IAS 1.54 (i)
Financial assets held for trading	82,018	43,565	38,341	112	69,108	32,710	36,294	104	83,727	36,410	46,483	834	90,316	31,404	57,666	1,246	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	140,734	3,086	108,104	29,544	145,352	2,073	109,336	33,943	142,296	2,133	105,227	34,935	139,258	2,212	99,686	37,360	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	16,409	14,671	1,738	0	16,060	13,986	2,074	0	16,388	13,566	2,822	0	16,292	13,777	2,516	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	157,830				162,174				167,881				172,449				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,102	0	1,102	0	1,032	0	1,031	0	363	0	363	0	323	0	323	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	16,615				17,575				15,461				14,896				
TOTAL ASSETS	452,390				451,699				461,770				462,756				IAS 1.9(a), IG 6

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

(min E	EUR)		A	s of 30/09/20	21					As of 31	/12/2021					As of 31	/03/2022					As of 30	/06/2022			
		Gross carry	ing amount <sup>(2)</sup>		Accum	ulated impaim	nent <sup>(2)</sup>	Gross	carrying amou	nt <sup>(2)</sup>	Accun	nulated impair	ment <sup>(2)</sup>	Gros	s carrying amou	int <sup>(2)</sup>	Accun	nulated impairm	1ent <sup>(2)</sup>	Gros	s carrying amo	unt <sup>(2)</sup>	Accum	ulated impairm	nent <sup>(2)</sup>	
Breakdown of financial assets by instrument and by counterparty sector <sup>1</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	credit risk since		Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impairec assets	Stage 1 Assets without significant di increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	increase in credit risk since	Stage 3 Credit-impaired assets	References
Financial assets at fair value through other	Debt securities	16,409	0	0	0	0	0	16,060	0	0	0	0	0	16,388	0	0	0	0	0	16,292	0	0	0	0	0	Annex V.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at	Debt securities	19,261	0	0	0	0	0	19,807	0	0	0	0	0	20,210	0	0	0	0	0	20,504	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	124,857	10,783	3,132	-145	-568	-1,102	130,970	9,323	2,533	-200	-599	-1,044	137,112	8,232	2,556	-211	-563	-852	139,794	9,947	2,218	-217	-602	-573	Annex V.Part 1.32, 44(a)

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

<sup>(2)</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



#### Breakdown of liabilities

#### Danske Bank A/S

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Financial liabilities held for trading	50,378	51,128	63,456	78,634	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	147,254	142,357	141,650	132,357	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	217,456	220,695	219,484	214,357	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	455	534	1,352	1,935	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	468	414	470	606	IAS 37.10; IAS 1.54(I)
Tax liabilities	86	62	197	158	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	11,734	11,855	11,271	11,647	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	835	868	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	428,667	427,913	437,880	439,693	IAS 1.9(b);IG 6
TOTAL EQUITY	23,723	23,786	23,890	23,063	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	452,390	451,699	461,770	462,756	IAS 1.IG6

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



**Breakdown of liabilities** 

### Danske Bank A/S

(mln EUR)

			Carrying	amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	References
Derivatives		34,890	33,782	44,315	56,877	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	332	176	282	989	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
Short positions	Debt securities	15,611	17,703	20,212	22,703	Annex V.Part 1.31
	Central banks	15,205	12,067	11,439	10,087	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	845	517	815	1,136	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	13,313	13,441	14,250	14,898	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	12,043	11,907	13,115	13,208	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	12,224	9,231	11,782	11,104	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	2,524	2,666	2,612	2,988	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	33,353	33,692	37,310	35,805	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	14,822	15,463	15,138	13,767	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	64,601	65,044	65,337	61,373	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	60,042	59,867	60,813	57,980	ECB/2013/33 Annex 2.Part 2.9.1
	Households	61,833	62,356	63,209	63,815	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	55,084	55,664	56,573	57,212	Annex V.Part 1.42(f), 44(c)
Debt securities issued		159,805	162,520	153,269	144,980	Annex V.Part 1.37, Part 2.98
Of which: Subordin	ated Debt securities issued	4,824	4,821	4,805	4,848	Annex V.Part 1.37
Other financial liabilities		4,377	4,702	4,539	4,652	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		415,543	414,714	425,943	427,283	

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#### 2022 EU-wide Transparency Exercise Market Risk

#### Market Risk Danske Bank A/S

1	SA					I	м									IM						
			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (	Memorandum item)	AND MIG	NTAL DEFAULT GRATION RISK AL CHARGE	ALL PRICE	RISKS CAPIT. FOR CTP	AL CHARGE		VaR (Memor	andum item)	STRESSED VaR (A	Memorandum item)	INCREM DEFAU MIGRATI CAPITAL	LT AND ON RISK	ALL PRICE	RISKS CAPITA FOR CTP	L CHARGE	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2021	As of 31/12/2021				As of 30/	09/2021									As of 31/1	2/2021					
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodities risk	1 0 2 1 1 6 0	0 0 3 1 1 3 0	232 149 83 21 17 4 12 0	90 60 30 3 2 1 3 0	455 136 320 46 43 3 31 0	134 40 94 3 2 1 7 0							246 151 95 7 4 3 12 0	58 34 25 1 1 0 9 0	347 160 187 7 5 1 23 0	99 32 66 1 1 0 15 0						
Total	9 As of 31/03/2022	6 As of 30/06/2022	129	61	224	62 As of 31/	66 03/2022	99	0	0	0	5,653	153	34	167	45 As of 30/0	70 5/2022	45	0	0	0	4,870
Traded Debt Instruments Of which: General risk Of which: Specific risk Equities Of which: General risk Of which: Specific risk Foreign exchange risk Commodfiles risk	0 0 2 1 1 2 0	0 0 5 2 2 2 0	287 193 94 26 11 15 19 0	72 49 23 27 7 20 3 0	422 242 179 31 11 20 38 0	139 94 44 36 8 28 7 0							325 234 92 4 0 4 11 0	57 38 19 1 0 1 2 0	503 365 137 3 0 3 16 0	76 51 25 1 0 1 3 0						
Total	5	7	191	46	269	98	92	78	0	0	0	6,903	214	41	329	42	83	75	0	0	0	7,827

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.



# EBA were a standardised Approach Credit Risk - Standardised Approach Dande Bank A/S

		Standardised Approach												
			As of 30/09/2021 As of 31/12/2021											
		Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions					
	(min EUR, %) Central governments or central banks	69.748	65,794	0		68.155	68.120	9						
	Central governments or central banks Regional governments or local authorities	8.083	8,091	71		7.882	8.335	66						
	Public sector entities	334	711	23		315	698	23						
	Multilateral Development Banks	1.604	1.597	0		1.661	1.654	0						
	International Ornanisations	4	4	0		29	29	0						
	Institutions	1.073	1,055	43		1,514	1.506	50						
	Corporates	6,032	3,156	2,674		5,369	2,919	2,528						
	of which: SME	2,417	1,562	1,237		2,026	1,416	1,119						
	Retail	3,333	2,024	1,325		3,367	2,043	1,336						
Consolidated data	of which: SME	1,818	1,082	618		1,836	1,116	641						
Consolidated data	Secured by mortgages on immovable property	6,322	5,948	1,892		6,428	6,133	1,947						
	of which: SME	2,595	2,337	627		2,638	2,421	646						
	Exposures in default	249	162	202	76	214	134	164	69					
	Items associated with particularly high risk	122	60	90		99	50	75						
	Covered bonds	28,096	28,096	2,834		27,764	27,764	2,792						
	Claims on institutions and corporates with a ST credit assessment	0	13	161		18	0	165						
	Collective investments undertakings (CIU) Enuity	18 2.248	2.248	2,248		18 2.326	2.326	2.326						
	Eduity Other exposures	11.632	11.632	11.686		18.165	18.165	18,256						
	Other exposures Standardised Total <sup>2</sup>	138,896	130,590	23.257	134	143.305	139.889	29,736	122					
	Standardised Total					s or credit risk mitigation technic		23,730						

Order of the second secon

					Standardise	d Approach			
			As of 30,	09/2021			As of 31,	12/2021	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	4,740	12.967	0		7,374	15.326	0	
	Regional governments or local authorities	3.647	3.990	0		3.444	4,119	0	
	Public sector entities	18	507	0		3	501	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	965	964	22		1,413	1,412	27	
	Corporates	932	354	201		723	235	143	
	of which: SME	6	3	3		0	0	0	
	Retail	57	26	19		54	25	19	
DENMARK	of which: SME	3	0	0		5	1	1	
DENMARK	Secured by mortgages on immovable property	56	55	19		57	57	20	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	3	3	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	22,782	22,782	2,280		22,313	22,313	2,234	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	15	11	132		15	11	140	
	Eouity	2,181	2,181	2,181		2,263	2,263	2,263	
	Other exposures	11,159	11,159	11,159		17,689	17,689	17,689	
	Standardised Total <sup>2</sup>				0				1

Oterial assesse, site dessure value à montet latien tete assest av effect due to outet anvenien lecters or outet nin interiore northeaux (u.e. aubititater effect).
 Totar value alauxenteur de monitores assestes actuées de latien de sources, abititude valueton adventeur (VAA) and other our fande médicion solitate bet
 espesses, bit include generi outet nia legitamente.

					Standardisc	ad Approach			
			As of 30/	09/2021			As of 31,	12/2021	
	(min 208, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
	Central governments or central banks	12,200	10,070	0		11,357	9,876	0	
	Regional governments or local authorities	1,914	1,611	0		1,923	1,622	0	
	Public sector entities Multilateral Development Banks	21	43	3		20		3	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	73	59	58		66	59	58	
	of which: SME	1	1	0		0	0	0	
	Retail	42	32	24		52	39	29	
SWEDEN	of which: SME Secured by mortoages on immovable property	2	U 49	10		b 44	42	14	
	of which: SME	22	21			20	20		
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	5	5	7		4	4	5	
	Covered bonds	2,564	2,564	258		2,385	2,385	239	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Equity Other exposures	11	11 73	11 69		11 71	11 71	11	
	Standardised Total <sup>2</sup>		14		0				0

0 tors or credit risk mitication lachnicues (e.o. substitution effects). ional voluation advances (20/26) and robur num funds securitions related to the <sup>(2)</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect <sup>(2)</sup> Total value adjustments and remainmener representer of revenements excludes thread for ser-annesses; in introduce neural model risk adjustments. . . . . . .

			As of 30/	09/2021			As of 31,	/12/2021	
	(mb R.E. %)	Original Exposure <sup>1</sup>		Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure*	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	8,075	4,382	0		7,944	4,283	0	
	Regional governments or local authorities	1,743	1,826	0		1,752	1,827	0	
	Public sector entities	156	29	6		156	29	6	
	Multilateral Development Banks	356	356	0		321	320	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	42	41	8		41	41	8	
	Corporates	1,054	702	613		1,070	694		
	of which: SME	557	382	297		598	396		
	Retail	1,384	1,232	817		1,344	1,214	805	
FINI	AND of which: SME	720	599	342		689	585		
		2,066	1,992	534		2,169	2,082	557	
	of which: SME	2,056	1,982	530		2,152	2,065	551	
	Exposures in default	82	61	86	18	58	42	58	15
	Items associated with particularly high risk	1	1	2		1	1	2	
	Covered bonds	60	60			60	60	0	
	Claims on institutions and corporates with a ST credit assessment	0	u 0	0		0	0	0	
	Collective investments undertakings (CIU)	0	u 0	0		0	0	0	
	Equity Other exposures	82	92	22		77	77	77	
1	Other exposures Standardized Total <sup>2</sup>	02	02	62	30	"	//		30

Count means, white Sensor was a sound before take to the mean of and the sound means and the sound me

					Standardise	ed Approach			
			As of 30/	09/2021			As of 31	/12/2021	
	(min 200. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
	Central governments or central banks	2,497	623	0		2,915	487	0	
	Regional governments or local authorities	268	152	30		116	120	24	
	Public sector entities	82	72	14		84	70	14	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations Institutions	0	0	0		0		0	
	Corporates	57	49	40		51	47	40	
	of which: SME	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	12				-		
	Retail	30	4	3		33	15	10	
100011111	of which: SME	25	0	0		25	8	4	
NORWAY	Secured by mortgages on immovable property	18	18	6		15	15	5	
	of which: SME	1	1	0		1	1	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	9	9	14		10	10	15	
	Covered bonds	2,368	2,368	259		2,649	2,649	277	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakings (CIU)	2	1	15		2	1	14	
	Eouity	38	38	38 146		39	39	39 208	
	Other exposures	88	88	146		111	111	208	
L	Standardised Total <sup>2</sup>	m			0				0

<sup>10</sup> Obtain assesses, while Bossess value, is sensorial tables tables the same are effect due to codil constraints or codit due inductions between a subscription of the subscription (i.e., substrations effects).
<sup>10</sup> Total value advantants due due inductions and codition advantants (*i*(*i*)(*i*)) and other one (note inductions effects) to the segments, as indicated or code (inductions effects).



## EBA MARTIN 2022 EU-wide Transparency Exercise

L D/ AUTHORITY	Credit Risk - Standardised Approach								
	Danske Bank A/S								
					Standardise	d Approach			
			As of 30/	09/2021			As of 31/	12/2021	1
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Contral generations are contral tables. Receipt and contractions of the contractions	9,012 9,012 13 0 3,35 1,624 1,602 1,001 1,001 1,001 1,001 0 0 0 0 0 0 0 0 0 0 0 0 0	8,280 995 7 7 3,747 1,894 1,151 3,747 3,747 43 228 238 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 39 0 0 8 1,655 913 405 272 1,288 85 85 85 24 4 24 2 2 2 4 4 0 0 2 2 0 0 0 8 0 0 0 0 0 0 0 0 0 0 0 0	36		7,555 2000 0 7 7 7 8,656 1,856 1,956 1,957	1,60 80 99 1,22 8 7 5 2 2 7 7 7 7 7 7 7 7 7	
		<sup>(1)</sup> Orivinal environe unlike For <sup>(2)</sup> Total value adjustments and exposures, but includes general	name value is remoted hafour provisions per country of cour I credit risk adjustments.	a taking into account any offer demarty excludes those for se	curistisation exposures, addition	s ee markt visk mitination tarboa al valuation adjustments (AVAs)	was fain substitution affarts) and other own funds reduction	ns related to the	
			As of 30/	09/2021	Standardise	d Approach	As of 31/	12/2021	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Cirit DE - N) Cirit DE - No concernments or cast all abolities Realized a concernments or local autometics Realizations of providences families Realizations of providences families Realizations of providences Realizations of providences Realizations of the realizations Realizations of the realizations Realizations of the realizations of cardinal Sec. Sec. Sec. Sec. Sec. Sec. Sec. Sec.	24,349 295 57 0 0 1 1 6	24,619 2955 57 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		25,343 442 53 0 0 7 7 7 0 0	25,319 442 53 0 0 1 1 0 0		
GERMANY	of which 2005 Secured to matteriates on innovable streamtry of units 2005 Thema sensitivities of the stream of the stream Control of the stream of the stream of the stream Control of investments undertailous r(CI) Collection streamters undertailous r(CI)	0 2 0 1 74 0 0 0 0 0	0 2 0 74 0 0 0 0 0	0 1 0 0 7 0 0 0 0 0 0 0 0 0 0 0 0	0	0 2 0 1 74 0 0 0 0	0 2 0 74 0 0 0 0		
	Standardised Total <sup>2</sup>	(2) Total value adjustments and	osure value, is reported before		0 t due to credit conversion factor resistication evenesces: advition	s or credit risk mitigation technic al vokation admitments (B/Its)	aues (e.o. substitution effects).	ni rolated to the	0
	Standardied Tobal <sup>1</sup>	(*) Original exposure, unlike Exp	osure value, is reported before	a taking into account any effect	t due to credit conversion factor	s or credit risk mitigation technic	aues (e.o. substitution effects).	no solated in the	0
	Standardied Tobl <sup>9</sup>	<sup>(1)</sup> Original exposure, unlike Exp <sup>(2)</sup> Total value adjustments and	osure value, is reported before	e takino into account any effect stemanty ouristics thread for se	t due to credit conversion factor	s or credit risk mitiaation techni al vakiation artistmants (2026)	aues (e.o. substitution effects).	ne nelateri in the	0
L	Standardson Tabl	<sup>(1)</sup> Original exposure, unlike Exp <sup>(2)</sup> Total value adjustments and	osare value, is reported before namisions ner country of count i credit risk adjustments.	e takino into account any effect stemanty ouristics thread for se	t due to credit conversion factor	s or credit risk mitiaation techni al vakiation artistmants (2026)	zues (e.o., substitution effects). and other coan functs subscript	ne nelateri in the	Value adjustments and provisions <sup>2</sup>
IRELAND	Render shart Total"  Enclose shart Total"  Cancel a severement or control tasks Pack Leader and tasks Pack Lea	<sup>10</sup> Obtard use all sensors, utility of a 20 Mark and a sensors and the sensors and expension. But include press and include press and include press and a sensor of the sensors and a sensors and	ears vial, a reacht for order fak afgatteret. As of 30/ Exposure Value <sup>3</sup> 1,999 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	I labor the account and will execute an account of the second account of the account of a second of the account of a second of the account of the second of the account of the second of	da la contra creavan de la contra estávilar de la contra estáv Estávilar de la contra estávilar de la contra estáv	a gradi Ad Antonion Index di alchio ad index Original Espenare' 2,112 01 01 01 01 01 01 01 01 01 01	sam fra. buddhulor effort and other num lank wherein As of 21/ Exposure Value <sup>1</sup> 2,100 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	n united to the	0 value adjustmente autor provision <sup>2</sup> 0
IRELAND	Robit scientification Markens Low Annual Scientification Scientification Consortian Consortian Consortian Scientification Scientificati	<sup>10</sup> Other answer, with the 2 million of the second sec	exers vidu, i resente fuera estatuar en caracteria en la constante en la conde rida elgostererte. As of 30/ Exposurer Value <sup>1</sup> 1,955 4 4 4 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	<ul> <li>Lakas to accurate any difference of the second secon</li></ul>	da la godi consente facto anticidado aconsente efektore Standardise Value adjustancesta and provisiona <sup>2</sup>	a end after all nationals features (denomination of the second se	nam fras. hadraftario efforti and other num facels underland As of 31/ Exposure Value <sup>1</sup> 2,100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	n united to the	C C C C C C C C C C C C C C C C C C C
IRELAND	Robit scientification Markens Low Annual Scientification Scientification Consortian Consortian Consortian Scientification Scientificati	<sup>10</sup> Obtard use all sensors, utility of a 20 Mark and a sensors and the sensors and expension. But include press and include press and include press and a sensor of the sensors and a sensors and	near of the second birth memory birth method in the device of the second birth second in the device of the second birth Expension V themes <sup>1</sup> 1,557 1,55	Under the proceed per official period methods which and have the entropy of the period of 0/2021 Rink expression assessed to be assessed on the period of the period period period period of the period period period period of the period period period period period of the period period period period period period of the period period period period period period period of the period period period period period period period period period of the period perio	dat i på menser fakt skullet interfaster Standardise Value stylet protision <sup>1</sup>	a end after all nationals features (denomination of the second se	sen risa ukatikan efikatian eko data man faka wakatikan An of 311 Espensore Valuel 2,257 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12/2021 Risk exposure samual new sector of the sector of t	C
IRELAND	Robit scientification Markens Low Annual Scientification Scientification Consortian Consortian Consortian Scientification Scientificati	<sup>10</sup> Other answer, with the 2 million of the second sec	exers vidu, i resente fuera estatuar en caracteria en la constante en la conde rida elgostererte. As of 30/ Exposurer Value <sup>1</sup> 1,955 4 4 4 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6 6	Under the proceed per official period methods which and have the entropy of the period of 0/2021 Rink expression assessed to be assessed on the period of the period period period period of the period period period period of the period period period period period of the period period period period period period of the period period period period period period period of the period period period period period period period period period of the period perio	dat i på menser fakt skullet interfaster Standardise Value stylet protision <sup>1</sup>	or ordel di stratues helenot fallo di dipensici Ofiginal Espensici Ofiginal Espensici 2,113 2,113 1,1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	nam fras. hadraftario efforti and other num facels underland As of 31/ Exposure Value <sup>1</sup> 2,100 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12/2021 Risk exposure samual new sector of the sector of t	C
IRELAND	Robit scientification Markens Low Annual Scientification Scientification Consortian Consortian Consortian Scientification Scientificati	<sup>10</sup> form anow, which for <sup>10</sup> shows which we have <sup>10</sup> shows he folded permit Dright at a characteristic Dright at Expension 1,200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	An era for a second behavior of the second be	Under the proceed per official period methods which and have the entropy of the period of 0/2021 Rink expression assessed to be assessed on the period of the period period period period of the period period period period of the period period period period period of the period period period period period period of the period period period period period period period of the period period period period period period period period period of the period perio	An to the diversion fields of the second sec	a credit of a holitonic behavior. National Antonio Martine Antonio	en res - a halffatter, effektion and order man levels and version Kars of 21/ Expension V Version <sup>1</sup> 2/107 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	12/2021	

County of County of Cou		Standardised Approach							
County of County of Cou			As of 30	/09/2021			As of 31	/12/2021	
Country of Country of Count	(min EUE, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Aquipal personents de la plantitista Aquipal personents de la plantitista Martin al plantitista International O generations International O generations Cardinalis 956 Sacurato 1956 Sacurato 1956 Sac								•

<sup>10</sup> Datieral executes units Researce values is networked before tables the securest and the data to condit convention factors or condit via inclusional factors.
<sup>10</sup> Table values and antenetics and antenetics or condit of conditionation of the secure and the data to conditionate additional values (SVA) and other own factors exclude to the expression. Set for data condition of conditionation of the set of the data to conditionate additional values (SVA) and other own factors exclude to the expression. Set for data condition of the data conditionation of

			Standardised Approach								
			As of 30,	(09/2021			As of 31	/12/2021			
	(min #18 %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>		
Country of Counterpart 10	Contra growments or contra laws in the intervention of the contract of the con								•		
	Standardised Total <sup>2</sup>				0	s or credit risk mitigation technic			0		

<sup>(1)</sup> Orbital accounts, unlike Encounts values, in records theore taking into account any effect due to credit convension factors or credit tilk misiaation tachnisase (u.s. substitution effects).
<sup>(2)</sup> Total value adjustments and provisions are counter of counterantly excludes those for securitization encounters, additional valuations adjustments. (*IX/A*) and other own funds reductions salited to the exposures, but reductions prime and more taking the more propriates, but reductions prime and unstruments. (*IX/A*) and other own funds reductions salited to the exposures, but reductions prime and more taking the more prime and tracks and taking the more prime and tracks and t



# EBA unter a standardised Approach Credit Risk - Standardised Approach Dansie Bank A/S

			Standardised Approach									
			As of 31/	03/2022			As of 30,	(06/2022				
	(mb 268, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions			
	Central governments or central banks	67,970	64,276	15		56,585	57,220	15				
	Regional governments or local authorities	7.983	8.025	59		7,483	7.279	55				
	Public sector entities	193	695	28		229	822	26				
	Multilateral Development Banks	1,859	1,852	0		1,994	1,987	0				
	International Organisations	11	11	0		0	0	0				
	Institutions	1,229	1,218	56		1,273	241	20				
	Corporates	4,099	2,329	1,988		10,946	3,538	2,239				
	of which: SME	1,401	1,049	833		1,490	1,107	884				
	Retail	2,963	1,893	1,233		2,975	1,875	1,223				
Consolidated data	of which: SME	1,666	1,062	610		1,620	1,043	599				
Consolidated data	Secured by mortoages on immovable property	6,978	6,667	2,075		6,804	6,494	2,029				
	of which: SME	3,383	3,186	856		3,211	3,015	811				
	Exposures in default	350	216	269	86	342	216	264	79			
	Items associated with particularly high risk	90	48	72		116	63	95				
	Covered bonds	28,198	28,198	2,866		28,515	28,515	2,894				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakinos (CIU)	18	14	177		19	15	187				
	Eauitv	2,073 10.432	2,073	2,073		1,733 11.611	1,733	1,/33				
	Other exposures	10,432	10,432	10,519	117	11,611 130,627	11,611 121.611	22,458	108			
	Standardised Total <sup>2</sup>	(1) Original exposure, unlike Er							108			

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion (2) Standardised Total does not include the Secutarisation position unlike in the results prior to the 2019 exercise.

					Standardise	d Approach			
			As of 31/	03/2022			As of 30/	06/2022	
	(mh 208, %)	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	5,403	13,155	0		4,990	13,072	0	
	Regional governments or local authorities	3,448	3,745	0		3,393	3,421	0	
	Public sector entities	3	488	0		58	627	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,078	1,077	24		2	2	0	
	Corporates	961	288	164		1,336	225	131	
	of which: SME	11	9	7		11	6	4	
	Retail	3	3	2		3	3	2	
DENMARK	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	6	5	4		6	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk Covered bonds	22.251	22,251	2,234		22,434	22.434	2.257	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	22,251	22,251	2,234		22,434	22,434	2,257	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	16	12	148		16	12	158	
	Collective investments undertakinos (CLU) Equity	1,877	1,877	1,877		1,615	1.615	1.615	
	Eduity Other exposures	9,939	9,939	9,939		11,015	1,015	1,615	
	Standardised Total <sup>2</sup>	3,137	2,232	2,237	0	11,150	11,130	11,130	0

(1) Diginal appears, unlike Expanser wake, in reporter before large that appears which due to easil convention lations or outh risk integration takehouse (e.g. advantation effects).
(2) Total values adjataments and provinces per country of accompany evolution. Show for associationic appearse, building advantation of the adjatament. (2014) and other was functioned watching and provinces per values of an extension of the adjatament.

					Standardis	d Approach			
			As of 31,	03/2022			As of 30/	06/2022	
	(mb EJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments an provisions <sup>2</sup>
	Central governments or central banks	14,796	12,011	0		12,538	10,767	0	
	Regional governments or local authorities	1,974	1,699	0		1,886	1,610	0	
	Public sector entities	10	34	1		0	27	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	75	64	64		1,200	203	60	
	of which: SME	1	1	0		1	1	1	
	Retail	31	30	23		32	32	24	
SWEDEN	of which: SME	1	1	1		1	1	0	
SHEDEN	Secured by mortgages on immovable property	885	883	248		679	677	194	
	of which: SME	798	797	218		601	599	167	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	4	4	6		9	9	13	
	Covered bonds	2,325	2,325	234		2,325	2,325	235	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eouity Other exposures	31	31	31		10	10	10	
		89	89	81		8/	8/	A	
	Standardised Total <sup>2</sup>								

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

			As of 31/	03/2022			As of 30,	06/2022	
	(mb 268, %)	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	24,155	20,517	0		23,286	19,650	0	
	Regional governments or local authorities	1,825	1,838	0		1,531	1,568	0	
	Public sector entities	55	62	12		54	63	13	
	Multilateral Development Banks	391	391	0		495	494	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	27	27	5		193	0	0	
	Corporates	87	56	51		98	67	62	
	of which: SME	31	11	8		31	10	8	
	Retail	1,293	1,154	766		1,259	1,124	746	
FINI AND	of which: SME	669	554	317		663	545	312	
1110 110	Secured by mortgages on immovable property	2,223 2,208	2,140			2,231 2,219	2,166		
	of which: SME	2,208	2,125	567	10	2,219	2,154	574	17
	Exposures in default Items associated with particularly high risk	/3	3/	/3	10	00	03	00	17
	Items associated with particularly high risk Crivered bonds	25	25	1		20	20	2	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	33	33			30	30	3	
1	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)		0			0	0	0	
	Equity	3	3	3		0	0	0	
1	Other exposures	74	74	74		65	65	65	
	Standardised Total <sup>2</sup>		/4	14	32	5	03	0	31

 24
 24
 24
 32
 65
 65

 (1) Orgał ezpone, wilk popor wisk, is opolici bito skirej ito accurt ary rifici da to to esit covere in taktor or esit da integrine technique (p.s. skalitutor #Into).
 (2) ford wid adjonenti and province processing or country of contrapety endults these for escritisation expenses, abititioni visuation (2) ford visuation difficultor with a integrine technique (p.s. skalitutor #Into).

 (2) Total wide data data province processing of contrapety endults these for escritisation expenses, abititioni visuation adjustments (2008) and the one funds vedection selected to the removement. To tradition expenses, abititioni visuation adjustments (2008) and the one funds vedection selected to the removement.

		Standardised Approach								
			As of 31,	03/2022			As of 30/	06/2022		
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments ar provisions <sup>3</sup>	
	Central governments or central banks	3,815	416	0		869	232	0		
	Regional governments or local authorities	85	92	18		73	80	16		
	Public sector entities	85	72	14		80	67	13		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0	0	0		0	0	0		
	Institutions	0	0	0		0	0	0		
	Corporates of which: SME	62	56	56		56	4/	4/		
	Retail	U 6	2	1		0	0	0		
	of which: SME	ŝ	3	1		0	0	0		
NORWAY	Secured by mortgages on immovable property	0		0		0	0	0		
	of which: SME	0	0	0		0	0	0		
	Exposures in default	0	0	0	0	0	0	0		
	Items associated with particularly high risk	10	10	16		10	10	15		
	Covered bonds	3,182	3,182	354		3,347	3,347	361		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	2	1	14		2	1	14		
	Equity	140	140	140		95	95	95		
	Other exposures	110	110	204		89	89	163		
	Standardised Total <sup>2</sup>				0					

(1) urgan exposes, unlike begoinse value, a reported broker lating the account any effect due to endit convenien factors or could nik mitigation individuals (e.g. substitution efficial). (2) Total value adjustments and provisions per country of counterparty encludes those for securitization exposures, additional valuation adjustments (AVAs) and other own funds indications and and in adjustments.



# EBA were a constrained approach Credit Risk - Standardised Approach Dansle Bank A/S

					Standardise	d Approach			
			As of 31	03/2022			As of 30/	06/2022	
	(min Fi 2) %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
UNITED KINGDOM	Can't a generalisti or cella la hakki Can't a generalisti of can't a hakubila Matti a generalisti of can't a hakubila Matti a generalisti of can't a hakubila Matti a generalisti Matti a hakubila Generalisti Matti a hakubila Matti a hakubila Mat	6,931 199 0 13 0 89 2,880 1,255 1,625 1,625 3,839 3,839 3,339 3,339 3,339 3,339 3,339 1,235 3,310 1,325 1,335 1,35	6,903 199 0 7 1,845 1,025 702 504 3,614 252 134 252 134 252 134 30 300 300 0 0 0 0 0	0 40 0 0 18 1,634 844 400 291 1,243 70 70 168 45 38 0 2 2 1 1	55	6,647 195 10 13 0 99 4,572 1,444 1,674 3,869 3389 223 339 339 233 0 0 0 0 0 0 0 0 0 0 0 0 0	6,839 195 200 7 0 33 2,408 1,087 7,24 406 3,627 260 1,27 260 1,27 260 1,27 2,60 1,27 4,11 300 0 0 0 0 0 0 0 0	0 39 39 0 0 7 1,867 869 450 287 1,248 69 158 61 38 61 38 0 0 2 2 0 0 2 0 0 0 0 2 0 0	50
	Other excosures Standardised Total <sup>2</sup>	.76	/6	/6	70	98	98	98	63
		<ol> <li>Original exposure, unlike Ex (2) Total value adjustments are exposures, but includes general</li> </ol>	d provisions per country of co			al valuation adjustments (AVAs)			

					Standardisi	d Approach			
			As of 31/	03/2022			As of 30,	06/2022	
	(mb E.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure*	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central oovernments or central banks	6,166	6,232	0		1,862	2,192	0	
	Regional governments or local authorities	449	449	0		402	402	0	
	Public sector entities Multilateral Development Banks	39	39	0		37	3/	0	
	Multilateral Development Banks International Organisations	0	0	0		0	0	0	
	Institutions	ő		ő		0	0	0	
	Corporates	ů		ő		3.554	514	10	
	of which: SME	0		0		0	0	0	
	Retail	0	0	0		0	0	0	
GERMANY	of which: SME	0	0	0		0	0	0	
GERMANT	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	0	0		1	0	0	
	Covered bonds	25	25	3		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
1	Collective investments undertakinos (CIU) Equity	0	0			0	0	0	
	Other exposures	0	0	0		0	0	0	
	Standardised Total <sup>2</sup>			1	0		0		0

Cogning upone, unle poner wink a repetitel beit starg mit aucust auf die dat to ondit menter beiter melle dat auf regime beitragen beitragen

			As of 31	03/2022			As of 30,	(06/2022					
	(m) E.R. %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>				
	Central governments or central banks	2,046	2,030	0		1,799	1,778	0					
	Regional governments or local authorities	3	3	1		3	3	1					
	Public sector entities	0	0	0		0	0	0					
	Multilateral Development Banks	0	0	0		0	0	0					
	International Organisations	0	0	0		0	0	0					
	Institutions	0	0	0		0	0	0					
	Corporates	7	1	1		88	42	42					
	of which: SME	0	0	0		0	0	0					
	Retail	3	1	1		3	1	1					
IRELAND	of which: SME Secured by mortgages on immovable property	1	0	0		1	0	0					
	Secured by mortgages on immovable property of which: SHE	12	12			12	12	1					
	or which: SHE Exposures in default	0	0	0		0	0	0					
	Items associated with particularly high risk	ő					0						
	Covered bonds	ō	ō	0		ō	ō	ō					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0					
	Collective investments undertakings (CIU)	0	0	0		0	0	0					
	Equity	0	0	0		0	0	0					
	Other exposures	1	1	1		1	1	1					
	Standardised Total <sup>2</sup>				0								

					Scandardisc	a Approach			
			As of 31,	03/2022			As of 30,	/06/2022	
	(mh E.R. %)	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>3</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	2.060	2.059	0		2.198	2.198	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	609	608	0		598	597	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		100	100	4	
	Corporates of which: SME	0	0	0		12	12	0	
		0		0		0	0	0	
	Retail of which: SME	0	0	0		1	0	0	
UNITED STATES	Secured by mortgages on immovable property		1	ő		1	1	0	
	of which: SME			ő				0	
	Exposures in default	0		0	0	0	0	0	0
	Items associated with particularly high risk	1	1	2		1	1	2	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eaulty	0	0	0		0	0	0	
	Other exposures	3	3	3		4	4	4	
	Standardised Total <sup>2</sup>				0				0
			d provisions per country of co			ns or credit risk mitigation techn val valuation adjustments (AVAs			

As of 31/(73/2022 As of 30/66/2022		eoosuns, but indudes omenil credit risk adustments. Standardised Approach												
Control transmert         Control transmert         Despine transmert         Team or Value*         Nate argument and were Value*         Despine transmert         Despine transmert </th <th></th> <th></th> <th></th> <th></th> <th>Standardise</th> <th>d Approach</th> <th></th> <th></th> <th></th>					Standardise	d Approach								
Courterparts of instantian and an analysis of a segment and a segment with the first segment and a segment with a segment with the first segment and a segment			As of 31,	/03/2022			As of 30	/06/2022						
Countrepret Countr	(min P69 - %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>					
Standardised Total <sup>2</sup> 0	Control expresentation or control tasks to depicional government Banks Publishicard Controls Publishicard Controls Publishicard Controls Factorial Factorial Controls Controls Relations Controls Controls Relations Relatio				•				•					

(1) Objinal exposine, unlike Exposine values, in equoted before taking into account any effect due to ordit convention factors or exolt their integration techniques (u.g., additation effects).
(2) Total value adjustments and provincing per country of scoreintyratly excludes these for securitation exposures, additional valuation adjustmenta (AVIAs) and dhar own function related to the economics. biol Indoxia counter of the Value Internet.

					Standardise	d Approach			
			As of 31,	03/2022			As of 30,	(06/2022	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	(min EUR. %) Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks International Organisations	0		0		0	0	0	
	International Organisations Institutions	0		0		0	0	0	
	Corporates	ů		ů		0	0	0	
	of which: SME	0		0		0	0	0	
	Retail	0	0	0		0	0	0	
Country of	of which: SME	0	0	0		0	0	0	
Counterpart 10	Secured by mortpages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	
	Items associated with particularly high risk	0		0		0	0	0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment	0		0		0	0	0	
	Collective investments undertakings (CIU)	ů		ů		0	0	0	
	Equity	0	i	0		0	0	0	
	Other exposures	0		0		0	0	0	
	Standardised Total <sup>2</sup>				0				(

(1) Object represent, while the present value, a reported above taking the second end off the order converting factors are could not independent of the second converting of the second convertin



2022 EU-wide Transparency Exercise

Credit Risk - IRB Approach Danske Bank A/S

								IRB Ap	proach					
					As of 3	30/09/2021					As of :	31/12/2021		
			Original E	kposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR,	55)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		15,118	1	13,193	1,812	0	6	12,204	1	10,380	1,614		5
	Corporates		194,396	1,609	148,021	43,429	958	1,857	201,763	1,432	154,528	43,071	1,114	1,723
	Corporates - Of Which: Specialise Corporates - Of Which: SME	a Lending	53 79.114	914	51 61.924	21 15.594	577	1 1.036	51 78.408	825	51 61.388	23	600	1 992
	Corporates - Or Which: SME Retail		79,114	914	61,924 126.938	20,231	1.613	1,036 828	78,908 144.121	825	61,388 128.025		1.339	992 823
	Retail - Secured on real estate		143,403	522	126,938	17.579	1,013	392	119,369	417	126,025	18.181	1,339	323
		n real estate property - Of Which: SME	3.823	322	3.633	638	1,466	332	3,786	78	3.603	601		47
Consolidated data		n real estate property - Of Which: she	114.435	484	3,633	16.941	1.356	343	115.583	389	113.071	17.581	1.119	327
	Retail - Qualifying Revolving	rical cause property - or miner, nerral	0	-101		10,241	1,000	515	113,303	0	110,071	17,301	0	0
	Retail - Other Retail		25.148	323	11.438	2.652	148	437	24.752	306	11.351	2,724	137	449
	Retail - Other Retail	IL OF MINUN SME	1.740	54	1.220	387	41	9.4	1.751	50	1,213	388	44	85
		il - Of Which: non-SME	23.408	269	10.218	2.265	105	353	23.001	256	10.138	2.336	93	365
	Equity	in the mildle managed	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets			-	-	1.584			-	-		1.682	-	
	TR9 Total <sup>2</sup>					67.055						67.272		

10 Ogni repense, velik Genara tala, repense tala resultari ter da la gradi contrario filo da la g

							IRB Ap	proach					
				As of :	30/09/2021					As of :	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>s</sup>		Of which: defaulted	provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,105	0	993	159	0	0 833	1,175 96.754	0	1,059	128	0	0 895
	Corporates	92,050	585	68,950 41	19,308	5//	833	96,754	524	73,843	19,765	639	886
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	43 51.030	457	41 36.451	16	444	1 605	41 49.809	399	41 35,556	16	452	1 599
	Corporates - Or Which: SME Retail	51,030	45/ 382	36,951 75,715	10,010	444 541	609	49,809 84,359	399	35,556 76,273	10,031	452 520	612
	Retail - Secured on real estate property	71.051	195	69,582	9.874	495	300	71.521	185	70,121	9.867	454	292
	Retail - Secured on real estate property - Of Which: SME	3.204	17	3.058	421	29	39	3.182	14	3.044	414	31	38
DENMARK	Retail - Secured on real estate property - Of Which: non-St		178	66.524	9.453	457	261	68.339	171	67.077	9.453	432	253
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12,737	187	6,133	1,413	55	309	12,838	183	6,152	1,440	57	320
	Retail - Other Retail - Of Which: SME	988	26	683	201	17	57	987	27	687	204	21	58
	Retail - Other Retail - Of Which: non-SME	11,749	162	5,450	1,212	38	252	11,851	157	5,466	1,235	36	262
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												()
	IRB Total												
		(1) Original expos	are. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due f	to credit conversion	factors or credit r	isk mitigation tech	niques (e.a. substit	ution effects).		

							IRB Ap	proach					
				As of 3	30/09/2021					As of :	31/12/2021		
		Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original E	xposure <sup>s</sup>	Exposure	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
		0	0	0	0	0	0	0	0	0	0	0	0
			0			0	0		0			0	0
				34,299	10,742	78				33,729	10,244	53	254
		0	0	0	0	0	0			0	0	0	0
												45	132
												105	50
			39			92	26		30			68	23
CIMEDEN			1			3	3		1			2	3
SWEDEN	As of 36/69/2021         As of 33/69/2021           Objected Exposure*         Colspan="2">Colspan="2"Colspan=""2"Colspan=""2"Colspan=""2"Colspan=""2"Colspan=""2"Colspan=""2"Colspan=""2"Colspan=""2"Colspan=""2"Colspan=""2"Colspan=""2"Colspan=""2"Colspan=""2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"Colspan="2"	67	20										
			0	0	0	0	0	0	0	0	0	0	0
									18			36	27
	Retail - Other Retail - Of Which: SME		2						8			11	12
		4,997	10	1,579	307	26	16		10	1,424	314	25	16
		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original expose	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due	to credit conversion	factors or credit ri	sk mitication tech	niques (e.a. substit	tution effects).		

		IBB Approach           As of 31/12/2021												
				As of	30/09/2021					As of :	31/12/2021			
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	amount	Value adjustments and	
	(min ELIR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions Corporates	226 14.649	0 335	162 11.148	42 4.342	0 75	0	217 15.463	0 291	151 11.903	37 4.401	0	0 116	
	Corporates Corporates - Of Which: Specialised Lending	14,049	333	11,146	9,392	/3	144	15,403	291	11,905	4,401	76	110	
	Corporates - Of Which: SME	3.237	158	2.661	986	0	67	3.512	159	2,846	1.031	0	68	
	Retail	13,581	343	12.382	3.064	782	113	13,490	250	12.318	2,943	570	105	
	Retail - Secured on real estate property	11.635	252	11.473	2,732	732	44	11.578	171	11.423	2.618	536	37	
	Retail - Secured on real estate property - Of Which: SME	140	19	120	91	70	4	137	11	116	66	44	4	
FINLAND	Retail - Secured on real estate property - Of Which: non-St	11,495	234	11,354	2,641	662	40	11,441	160	11,308	2,552	492	33	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1,946	91	908	331	51	69	1,912	79	895	325	34	70	
	Retail - Other Retail - Of Which: SME	104	16	58	24	12	10	104	11	54	19	7	11	
	Retail - Other Retail - Of Which: non-SME	1,842	75	851	307	38	59	1,808	68	841	306	27	59	
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	
	Other non credit-obligation assets												-	
	IRB Total													

		188 Approach As of 30/09/2021 As of 31/12/2021												
				As of 3	30/09/2021					As of :	31/12/2021			
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and	
	(min EUR, 56)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions	
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	3,113	0	3,071	81	0	0	2,616	0	2,574	93	0	0	
	Corporates	22,258	463	17,514	5,330	225	367	23,066	422	17,757	5,290	348	281	
	Corporates - Of Which: Specialised Lending	7	0	7	0	0	0	7	0	7	2	0	0	
	Corporates - Of Which: SME	6,153	127	5,595	1,117	63	136	6,105	100	5,464	1,235	99	73	
	Retail	25,548 20,796	43	22,073	4,243	146	32 18	26,255	39	22,777	4,936	128	34	
	Retail - Secured on real estate property	20,796	32	19,740	3,810	143	18	21,457 151	2/	20,375 141	4,462	121	19	
NORWAY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-ST	20.640	2	195	45	8	1	21.306	2	20,234	43	116	1	
nonnin	Retail - Secured on real estate property - Ut Which: non-Sr Retail - Qualifying Revolving	20,640	31	19,595	3,765	135	1/	21,306	26	20,234	9,918	116	18	
	Retail - Other Retail	4,752	11	2,333	433		14	4,798	12	2,402	475	0	14	
	Retail - Other Retail - Of Which: SME	145	11	2,555	133	3	14	4,798	12	100	38		14	
	Retail - Other Retail - Of Which: she Retail - Other Retail - Of Which: non-SME	4.607	3	2,233	399	-	10	4,642		2 302	437	1	11	
	Retail - Other Retail - Of Which: hon-sMe Equity	4,607	ő	2,233	0	0	10	9,042	ő	2,502	10.7	0	0	
	Other non credit-obligation assets	5			-	, i i i i i i i i i i i i i i i i i i i				, in the second s	-			
	IRB Total													

## 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Danske Bank A/S

								IRB Ap	proach					
					As of	30/09/2021					As of :	31/12/2021		
			Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustment: and
		(min ELR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
		nd central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates		1,038	0	1,010 3,501	348 796	0	0	997 4,493	0	969 4.010	273 588	0	0
		rporates - Of Which: Specialised Lending	3,959	2	3,501	/30	2	0	4,405	3	4,010	300	3	0
		roorates - Of Which: SME	683	2	570	203	2	2	1.322	2	1,212	169	2	2
	Retail	proved - or milen and	100	î	93	26	ô	1	95	1	90	24	ô	1
	Re	tail - Secured on real estate property	90	0	89	24	0	0	86	0	85	23	0	0
UNITED WINCDOM		Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: non-St	88	0	87	24	0	0	84	0	83	22	0	0
		tail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Re	tail - Other Retail	11	1	5	1	0	1	10	0	5	1	0	1
		Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	Retail - Other Retail - Of Which: non-SME	10	1	5	1	0	1	9	0	1	1	0	1
		t-obligation assets	J	0	0	0	0	0	0	0	0	U	0	
	IRB Total	Congueron danca												

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	992	0	772	182	0	0	955	0	743	164	0	0
	Corporates	2,668	0	1,312	476	0	19	3,122	0	1,715	576	0	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	51	0	37	13	0	0	50	0	43	16	0	0
	Retail	78	2	66 57	21	2	2	84	1	67	20	1	2
	Retail - Secured on real estate property	58	1	5/	18	2	1	57	0	56	16	1	1
GERMANY	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-		0	1 55	1	0	0	1 56	0	1 55	1	0	0
	Retail - Secured on real estate property - Ur Which: non- Retail - Qualifying Revolving	5/	1	55	1/	2	1	56	0	55	15	1	1
	Retail - Other Retail	20	1	10	4	0	1	28	1	11	4	0	0
	Retail - Other Retail - Of Which: SME	20	â	10		ě		20					-
	Retail - Other Retail - Of Which: SHE	17	1		;		1	23	1	10	-		1
	Equity	ů.	ô	ő	ő	ő	â	0	â	0	0	0	â
	Other non credit-obligation assets			-					-		-	-	
	IRB Total												
		(1) Orininal evenos	ure unlike Pennsu	a value, ir saeada	d before taking into accou	a new effect due t	o cooff comparison	fortune on courd a	ick millionation back	ninues (n.n. n.ihrti	tation efforts)		

							ікв ар	proacn					
				As of	30/09/2021					As of :	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	166	0	144	26	0	0	168	0	142	24	0	0
	Corporates	3,014	0	1,935	349	0	0	2,736	0	1,754	332	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME Retail	568	0	568	20	0	0	466	0	466	15	0	0
		a	1	8	3	0	1	10	1	9	3	0	1
	Retail - Secured on real estate property	8	0	7	2	0	0	8	0	8	3	0	0
IRELAND	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-Si		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving		0	<i>,</i>	2	0	0	0		,	3	0	0
	Retail - Other Retail	2	1	1	0	0	1	2	1	1	1	0	1
	Retail - Other Retail - Of Which: SME	î	i	î	0	ő	î	î	i	î	â	ő	i
	Retail - Other Retail - Of Which: non-SME		0	0	0	0		-	0	i	0	0	0
	Equity		0	0	0	0	0	0		0	0	0	0
	Other non credit-obligation assets		-	-					-		-		
	IRB Total												
		(1) Original expos	ure. unlike Exposu	re value, is reporte	d before taking into accou	nt anv effect due	to credit conversion	factors or credit r	isk mitigation tech	niques (e.a. substit	ution effects).		-

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	490	0	475	122	0	0	513	0	500	133	0	0
	Corporates	1,328	0	904	391	0	0	1,491	0	1,090	317	0	0
	Corporates - Of Which: Specialised Lending		0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME Retail	188 139	0	181 119	35 32	0	0	442 136	0	435	39 35	0	0
	Retail Retail - Secured on real estate property	139	1	87	32	1	1	135	1	11/	35	1	2
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	°/	0	87	10		0	00			10	0	0
UNITED STATES	Retail - Secured on real estate property - Of Which: she Retail - Secured on real estate property - Of Which: non-S	85	0	85	18	0	0	84	0	84	18	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	52	1	33	14	ō	1	50	ī	32	17	1	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	52	1	33	14	0	1	49	i	31	16	1	2
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		<sup>(1)</sup> Orininal evenes	ine unlike Pennsu	e value lic rennte	rl hofne takinn inth arrns	nt anv effort due t	to mark measuring	factors or could a	ick mitination tark	ninues le n-auhati	tution affortch		

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure1	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0		0	0	0		0	0	0	0
	Retail - Secured on real estate property		0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	ő	0	ő	ő	0	0	0	0	ő	0	0	0
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: non-S	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō	ō
· · · · ·	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IRB Total												

<sup>(1)</sup> Original exposure, unities Exposure value, is recorded before taking into account any effect due to credit conversion factors or credit risk mitiaation techniques (e.g., substitution effects).

							IRB Ap	proach					
				As of	30/09/2021					As of	31/12/2021		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value.		Of which: defaulted	provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	Ö	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
country of counterpart to	Retail - Secured on real estate property - Of Which: non-Si Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0		0	0			0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0		0	0		0	0	0	0
	Retail - Other Retail - Of Which: SHE	0	0	0	0	0	0	0	0		0	0	0
	Equity	0	0	0	0	0	0	0	0	ő	0	ő	0
	Other non credit-obligation assets		-			-		-	-		-		
	IRB Total												



#### 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Danske Bank A/S

							IRB Ap	proach					
				As of 3	31/03/2022					As of :	30/06/2022		
		Original Exposure <sup>1</sup> Cfr which: defaultion d							xposure <sup>s</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min ELR, %)			- area			provisions		Of which: defaulted	· under		Of which: defaulted	provisions
	Central banks and central governments Institutions	0 15.555	0	0 13.687	0 1.856	0	0	0 15.573	0 24	0 13.617	0	0	0
	Corporates	201.327	3.182	13,687	47.103	2,984	8	203.224	2.903	13,61/ 157.139	47.150	2,869	14
	Corporates - Of Which: Specialised Lending	50	5,102	134,767	74	2,904	1,323	48	2,903	48	78	2,009	2
	Corporates - Of Which: SME	77.081	1.844	60.286	18.236	2.125	990	76.174	1.574	59.680	17.622	1.967	801
	Retail	143,457	1,852	126,101	22,925	3,428	822	137,882	1,741	121,049	21,551	3,201	831
	Retail - Secured on real estate property	118,262	1,414	115,227	19,923	3,060	385	113,280	1,314	110,400	18,633	2,862	379
Consolidated data	Retail - Secured on real estate property - Of Which: SME	3,521	134	3,341	841	371	57	3,291	129	3,122	795	366	50
Consolidated data	Retail - Secured on real estate property - Of Which: non-St	114,741	1,280	111,885	19,082	2,689	328	109,989	1,185	107,278	17,847	2,495	329
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	25,195	438	10,874	3,002	368	437	24,602	427	10,649	2,919	339	452
	Retail - Other Retail - Of Which: SME	1,837 23.358	105	1,227	563	195 173	91 346	1,639 22.963	101	1,142	524 2.395	186 152	92 360
	Retail - Other Retail - Of Which: non-SME Equity	23,358	331	9,647	2,439	1/3	340	22,963	326	9,507	4,335	152	300
	Equity Other non-credit-obligation assets	J	0	0	1,494	0		0	0	0	1.601	0	
	IRB Total <sup>2</sup>				73.379						72.074		

Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Secularization position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				As of 3	31/03/2022					As of 3	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1,297 94.623	0	1,182 72.365	143 20.853	0	0 740	1,137 92,766	0	1,019 70.550	167 20.295	0 1,801	0 739
	Corporates - Of Which: Specialised Lending	99,623	1,530	40	20,000	1,707	740	32,700	1,460	70,330	20,295	1,001	739
	Corporates - Of Which: SPEcialized Lending Corporates - Of Which: SME	40	1.199	33,969	11.065	1.597	568	46.505	1,144	32,960	10.607	1.586	507
	Retail	81,741	1,286	73,506	12,228	1,992	598	78,574	1,222	70.511	11,391	1,847	622
	Retail - Secured on real estate property	68,810	994	67,212	10,478	1,748	297	65,924	935	64,424	9,697	1,632	295
DENMARK	Retail - Secured on real estate property - Of Which: SME	2,946	116	2,812	616	287	47	2,772	112	2,644	585	285	41
DENMARK	Retail - Secured on real estate property - Of Which: non-	65,865	878	64,399	9,861	1,461	250	63,151	823	61,779	9,112	1,346	254
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12,931	292	6,294	1,750	244	301	12,650	288	6,087	1,694	215	326
1	Retail - Other Retail - Of Which: SME	987	73	684	326	142	62 239	944	70	659	323	131	64
	Retail - Other Retail - Of Which: non-SME Equity	11,943	219	5,611	1,929	102	239	11,707	218	5,428	1,371	84	262
	Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
1	IRB Total												
		(1) Original exp	osure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	lit conversion fa	tors or credit ris	k mitigation tech	niques (e.g. substitutio	in effects).	

							IRB Ap	proach					
				As of :	31/03/2022					As of 3	0/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	xposure1	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustment
	(min ELIR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,065	0	852	136	0	0	1,366	0	1,174	197	0	0
	Corporates	44,207	376	34,320	11,296	472	276	46,081	304	36,559	11,897	427	275
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	1	0	1	0	0	0
	Corporates - Of Which: SME	13,213	205	11,812	3,509	315	157	13,281	145	11,983	3,434	217	155
	Retail	19,761	118	16,022	1,758	260	49 22	19,244 13,753	108	15,555 13,702	1,646	246	47
	Retail - Secured on real estate property	14,149 264	90	14,095	1,261	196 14	22	13,753	83	13,702	1,166	179	21
SWEDEN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate property - Of Which: non-St	264	4	13.845	1.178	14	4	13.513	4 79	13.475	1.093	13	3 19
	Retail - Secured on real estate property - ut which: non-si Retail - Qualifying Revolving	13,884	85	13,845	1,1/8	182	19	13,513	79	13,975	1,093	16/	19
	Retail - Other Retail	5.613	28	1.926	498	64	26	5.491	25	1.853	481	67	26
	Retail - Other Retail - Of Which: SME	474	14	362	141	31	12	458	12	347	135	29	11
	Retail - Other Retail - Of Which: Inc. SME	5.139	15	1.564	356	33	15	5.032	13	1.505	346	38	15
	Equity	0		0	0		0	0	0	0	0	0	0
	Other non credit-obligation assets	-	-	-	-	-	-	-		-		-	-
	IRB Total												

						IRB Ap	proach						
			As of 1	31/03/2022					As of 1	30/06/2022			
	Original I	Exposure <sup>1</sup>	Exposure	Risk exposure	e amount	Value adjustments	Original E	xposure <sup>1</sup>	Exposure	Risk exposur	e amount	Value adjustments and	
(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value <sup>-</sup>		Of which: defaulted	provisions	
Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0	
		0			0	0		0			0	0 122	
	17,045	223	12,039	3,030	30	121	17,762	220	13,024	3,029	0	0	
	4 079	167	3 364	1 4 3 5	0	75	4 042	162	3 3 1 4	1408	0	71	
Retail	13.463	331	12.276	3,287	805	123	13.413	301	12.250	3,252	755	110	
Retail - Secured on real estate property	11.531	245	11.379	2,949	769	42	11.507	218	11.359	2,914	720	40	
Retail - Secured on real estate property - Of Which: SME	130	11	109	82	60	5	124	10	105	77	56	4	
	11,401	235	11,270	2,867	709	37	11,383	208	11,254	2,837	663	36	
	0	0	0	0	0	0	0	0	0	0	0	0	
					35							70	
					8							12	
	1,827	74	842		27	69	1,805	72	837	313	23	58	
	0	0	0	U	0	0	0	0	0	U	0	0	
IRB Total													
	Control lackies and control governments comparises Corporates - Comparises - CM White Secondaries (Leading Comparises - CM White Secondaries (Leading Comparises - CM White Secondaries (Leading Real - Society on real active property Real - Society on real active property Real - Society on real active property Real - Color Real - CM White Sec Real - Color Real - CM White Sec	(and the back a set of carbon a governments)     (and table a set of carbon a governments)     (and table a set of carbon a governments)     (and table a set of table	Central banks and central governments         0         estimation           Composition         0         0           Composition         12/60         0           Composition         3         0           Composition         3         0           Composition         0         0           Relati         Extension         13/26           Relati         Scound on red detta property         11,511           Relati         Composition         100           Relation         Composition         100           Relation         Composition         100           Relation         Relation         1	Control basis and control governments         Original Exposure (no. 61,0, %)         Control for which: or main         Control for which: or main         Exposure (or which: or which: or main         Exposure (or which: o	(wit UP, %)         (wit UP, %)	Control backs and calcular program.         Control backs and calcular program.         Control backs and calcular program.         Relit exposure answer         Relit exposure answer         Control backs and calcular program.         Control backs and calcular program. </td <td>As of 31/03/2022           Original Exposure/ Control Industry         registry         Product (1)/03/04/04/04/04/04/04/04/04/04/04/04/04/04/</td> <td>A of 31/03/2022         Value         Original Exposure         Contrad Exposure</td> <td>As of 31/03/2022         Original Exposure"         Asymptotic Exposure         Contract Asymptotic Exposure          <th colspa="Asympto&lt;/td"><td>As of 31/03/2022         Fact of Space         Original Exposure<sup>1</sup> Space         Exposure Value<sup>2</sup>         Fact of Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Control Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Control Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Control Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Control Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Orig</td><td>As of \$1/c3/2022         As of \$1/c3/2022           Deglated Exposure*         exposure         Colspan="2"&gt;Colspan="2"Colspan=""2"Colspan="2"Colspan="2"Colspan="2"Cols</td><td>As of 31/b3/2022         As of 31/b3/2022         Conjust Exposure<sup>1</sup>         Conjust E</td></th></td>	As of 31/03/2022           Original Exposure/ Control Industry         registry         Product (1)/03/04/04/04/04/04/04/04/04/04/04/04/04/04/	A of 31/03/2022         Value         Original Exposure         Contrad Exposure	As of 31/03/2022         Original Exposure"         Asymptotic Exposure         Contract Asymptotic Exposure <th colspa="Asympto&lt;/td"><td>As of 31/03/2022         Fact of Space         Original Exposure<sup>1</sup> Space         Exposure Value<sup>2</sup>         Fact of Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Control Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Control Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Control Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Control Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Orig</td><td>As of \$1/c3/2022         As of \$1/c3/2022           Deglated Exposure*         exposure         Colspan="2"&gt;Colspan="2"Colspan=""2"Colspan="2"Colspan="2"Colspan="2"Cols</td><td>As of 31/b3/2022         As of 31/b3/2022         Conjust Exposure<sup>1</sup>         Conjust E</td></th>	<td>As of 31/03/2022         Fact of Space         Original Exposure<sup>1</sup> Space         Exposure Value<sup>2</sup>         Fact of Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Control Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Control Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Control Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Control Space         Original Exposure<sup>1</sup> Space         Exposure Space         Original Exposure<sup>1</sup> Space         Orig</td> <td>As of \$1/c3/2022         As of \$1/c3/2022           Deglated Exposure*         exposure         Colspan="2"&gt;Colspan="2"Colspan=""2"Colspan="2"Colspan="2"Colspan="2"Cols</td> <td>As of 31/b3/2022         As of 31/b3/2022         Conjust Exposure<sup>1</sup>         Conjust E</td>	As of 31/03/2022         Fact of Space         Original Exposure <sup>1</sup> Space         Exposure Value <sup>2</sup> Fact of Space         Original Exposure <sup>1</sup> Space         Exposure Space         Original Exposure <sup>1</sup> Space         Control Space         Original Exposure <sup>1</sup> Space         Exposure Space         Original Exposure <sup>1</sup> Space         Control Space         Original Exposure <sup>1</sup> Space         Exposure Space         Original Exposure <sup>1</sup> Space         Control Space         Original Exposure <sup>1</sup> Space         Exposure Space         Original Exposure <sup>1</sup> Space         Exposure Space         Original Exposure <sup>1</sup> Space         Exposure Space         Original Exposure <sup>1</sup> Space         Control Space         Original Exposure <sup>1</sup> Space         Exposure Space         Original Exposure <sup>1</sup> Space         Orig	As of \$1/c3/2022         As of \$1/c3/2022           Deglated Exposure*         exposure         Colspan="2">Colspan="2"Colspan=""2"Colspan="2"Colspan="2"Colspan="2"Cols	As of 31/b3/2022         As of 31/b3/2022         Conjust Exposure <sup>1</sup> Conjust E

							IRB Ap	proach					
				As of :	31/03/2022					As of :	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	4,216 23.523	0 700	4,173 18.223	80 5.645	0	0 248	3,646 23.580	0 667	3,610 18.382	80 5.570	0	0 270
	Corporates - Of Which: Specialised Lending	23,323	700	10,223	3,045	5/4	2%0	23,300	007	10,302	3,570	501	2/0
	Corporates - Of Which: SPE	6.630	147	6.035	1.485	204	73	7.054	113	6.432	1.473	158	60
	Retail	27.641	92	23.588	5,449	336	34	25.845	85	22.054	5.071	320	32
	Retail - Secured on real estate property	23,159	75	21,944	5,076	321	20	21,524	69	20,356	4,710	304	19
NORWAY	Retail - Secured on real estate property - Of Which: SME		3	161	57	9	1	147	2	137	46	8	1
NURWAT	Retail - Secured on real estate property - Of Which: non-	22,987	73	21,783	5,019	311	19	21,377	67	20,219	4,664	296	17
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4,482	17	1,644	373	15	14	4,320	16	1,708	361	15	13
	Retail - Other Retail - Of Which: SME	261 4.220	7	122	71 302	14	5	126	7	78 1.630	39 323	14	4
	Retail - Other Retail - Of Which: non-SME Equity	9,220	9	1,522	302	1	9	4,194	9	1,630	323	1	9
	Other non-credit-obligation assets							0			, v	0	
	IRB Total												1

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



#### 2022 EU-wide Transparency Exercise Credit Risk - IRB Approach

Danske Bank A/S

							IRB Ap	proach					
				As of 3	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	: amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	provisions		Of which: defaulted	Value.		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	1,220 4,379	0	1,191 3,794	262 627	21	0	861 5.673	0	832	243	26	0
	Corporates Corporates - Of Which: Specialised Lending	4,3/9	14	3,794	0	21	4	3,8/3	15	3,035	0.0	20	0
	Corporates - Of Which: SME	1.293	2	1.073	271	2	2	1.717	2	1.496	241	6	0
	Retail	92	î	85	23	î	î	84	î	78	20	1	ĭ
	Retail - Secured on real estate property	80	ō	80	21	ō	ō	72	ō	72	18	ō	ō
UNITED VINCEON	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SI		0	78	20	0	0	71	0	71	17	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12	1	6	2	0	1	12	1	6	2	0	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	12	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	11	1	5	2	0	1	12	1	6	2	0	1
	Equity Other non credit-obligation assets	0	0	0	U	0	0	0	0	0	U	0	0
	IRB Total												

							IRB Ap	proach					
				As of 3	31/03/2022					As of :	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	xposure1	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
1	Institutions	1,105	0	895	205	0	0	1,139	0	926	215	0	0
	Corporates	2,940	3	1,662	558	0	2	2,962	- 4	1,652	493	2	6
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	60	0	49	25	0	0	23	0	21	11	0	0
	Retail Retail - Secured on real estate property	91 58		69 55	18	1	2	79 52	3	62 50	23	4	2
	Retail - Secured on real estate property - Of Which: SME	30	1	30	10	3	1	32		50	1/	3	-
GERMANY	Retail - Secured on real estate property - Of Which: sine Retail - Secured on real estate property - Of Which: non-SP	57		54	18		0	51		49	17	-	
-	Retail - Qualifying Revolving	3/		54	10	3	0	31	0	49	0	3	
	Retail - Other Retail	33	1	13	6	1	1	27	1	12	6	1	2
	Retail - Other Retail - Of Which: SME	6	0	2	2	0	0	5		2	1	0	0
	Retail - Other Retail - Of Which: non-SME	27	ī	11	5	1	1	22	1	10	5	1	i
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
1	Other non credit-obligation assets												
	IRB Total												
		(1) Original exp	oosure, unlike Ex	posure value, is n	eported before taking in	nto account any	effect due to crea	dit conversion fa	tors or credit ris	sk mitigation tech	niques (e.g. substitutio	in effects).	-

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	155	0	129	28	0	0	136	0	110	25	0	0
	Corporates	2,959	0	1,945	378	0	0	3,157	0	2,087	392	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	539	0	539	17	0	0	665	0	641	21	0	0
	Retail	8	1	8	2	0	1	8	1	8	2	0	1
	Retail - Secured on real estate property	7	0	7	2	0	0	7	0	7	2	0	0
IRFI AND	Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0	0
INCLAND	Retail - Secured on real estate property - Of Which: non-	57 7	0	7	2	0	0	7	0	7	2	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	1	1	0	0	1	1	1	1	0	0	1
	Retail - Other Retail - Of Which: SME	1	1	1	0	0	1	1	1	1	0	0	1
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												
		(1) Original ex	posure, unlike Ex	posure value, is r	eported before taking in	nto account any	effect due to crea	lit conversion fa	ctors or credit ris	k mitigation tech	miques (e.g. substituti	in effects).	

							IRB Ap	proach					
				As of 3	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and	Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	provisions		Of which: defaulted	Value		Of which: defaulted	provisions
	Central banks and central governments Institutions Corporates	0 474 1.165	0 0	0 460 762	0 117 319	0	0	0 485 1.195	0 0 0	0 473 803	0 115 341	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 109	0	0 102	0 48	0	0	0 43	0	0 31	0 42	0	0
	Retail Retail - Secured on real estate property	144 89	2	117 86	27 19	2	2	143 87	2	116 83	30 19 3	4	1
UNITED STATES	Retail - Secured on real estate property - Of Which: SNE Retail - Secured on real estate property - Of Which: non-SI Retail - Qualifying Revolving	1 88 0	1 0	1 85 0	19 0	1 0	0	2 86 0	1	2 81 0	16 0	1	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	54	1	32 0 32	7	1	1	56 0	1	33 0 33	10	1	1
	Retail - Other Retail - Of Which: non-SME Equity Other non credit-obligation assets	54 0	0	0	0	0	0	56 0	0	0	10 0	0	0
	IRB Total												

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

							IRB Ap	proach					1
				As of :	31/03/2022					As of	30/06/2022		ĺ
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Or Writin: 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
	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
Country of Counterpart 9	Retail - Secured on real estate property - Of Which: one-		0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	, in the second s	ő	ő	0		0	ě		0	ě		č
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	ő	ő	0	0	0	ő
1	Retail - Other Retail - Of Which: pro-SME	0	ő	ő	0		ő	ő	ő	0		ő	í í
	Equity	0	0	0	0	0	0	ő	ő	0	0	0	ő
	Other non credit-obligation assets		-		-		-	-			-		
1	IRB Total												

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

							IRB Ap	proach					
				As of :	31/03/2022					As of	30/06/2022		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	e amount	Value adjustments and	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposur	e amount	Value adjustments and
	(min EUR, %)		Of which: defaulted	Value <sup>*</sup>		Of which: defaulted	provisions		Of which: defaulted	Value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0		0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	ő	0	0	ő	0	0	0	ő
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Country of Counterpart 10	Retail - Secured on real estate property - Of Which: non-SP	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets											-	4
	IRB Total												



							Danske Bank A/S							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)		-	On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfoli	0	Derivatives with po	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Austria	10 166 125 117 77 109 7 611	125 117 77	10 11 66 77 109 7 <b>280</b>	0		0 0 155 0 125 50 0 0 0 0 0 0 0 331							
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Belgium	21 00 03 33 20 86	21 0 0 35 10 20 86	21 0 0 35 10 20 <b>86</b>										
[ 0 - 3M f [ 3M - 1Y f [ 1Y - 2Y [ [ 2Y - 3Y f [ 5Y - 5Y f [ 5Y - 10Y f [ 10Y - more Total	Bulgaria													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	2,469 2,893 3,442 2,143 225 1,033 1,342 13,536	2,466 2,883 3,442 2,143 225 1,033 1,342 <b>13,534</b>	115 2,652 3,441 861 202 952 115 <b>8,339</b>		266 233 ( ( ( ( ( ( 495	1 1,280 16 0 52 0 6	3 46	3 347 7 299 0 7 1 77 4 99 7 500 7 2,831 9 4,146	0 47 10 42 23 73 25 <b>219</b>	128 1.114 313 190 289 1.140 168 <b>3,341</b>	1.412 48 232 0 1 1 1 0 0 <b>1,695</b>		) ) ) ) ) ) 177
[ 0 - 3M [ [ 3M - 1Y [ ] [ 1Y - 2Y [ ] [ 2Y - 3Y [ ] [ 3Y - 5Y [ ] [ 5Y - 10Y [ ] [ 10Y - more Total	Estonia											5 0 0 0 0 0 0 0 0 0 0 0 5		



							Danske Bank A/S							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)		-	On balance sl	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		445	445 8	176 17 70	0	6	98 55	59 3	4.621 1.493	42	9.275 1.450 1,502	1.197 116	(	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ] [ 10Y - more Total	Finland	445 835 87 87 88 859 281 2,055 2,055	153 87 848 659 281 2,056	70 0 160 82 54 560		0 23 0 0	83 66 186 7 7 227 1,292	8 1 70 48 164 353	4.621 1.493 397 101 1.669 789 689 <b>9.759</b>	3 0 2 18 130 203	0 150 764	27 37 5		
[ 0 - 3M [ [ 3M - 1Y ]				550 55 147	0	23	1,292 0 283	353 0 0	9,759 0	203 0 0	14,321 0 0	22 1,409 0	( (	67
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ]	France	33 430 165 123 413 297	165 123 413	55 147 165 123 413 297 208 1,408		0	0	0	0	0	0	0		
[5Y - 10Y ] [10Y - more Total		297 208 1,691	297 208 1,691	297 208			0 0 283	0	0	0	0	0		
[0-3M] [3M-1Y]		425 244 113	1,051 425 244 113	248 118 48		0	177 126 23	8 12	298 600	0	149 272	0	(	
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [5Y - 10Y [ [10Y - more	Germany	113 013 302 601 289	302 1 601	48 0 96 404 289		42 0 144 176	0	20 10 13 52	681 214 757 862 127	5 17 51 59	360 422 2.019 1,338 150	000000000000000000000000000000000000000		
10Y - more Total 1 0 - 3M 1 1 3M - 1Y 1		1.973	1.973 0 0	1,203 0	0	364	399 0	46 161 0	3,538	234 0	4.709 0	0 0	( (	0
3M - 1Y    1Y - 2Y    2Y - 3Y    3Y - 5Y    5Y - 10Y	Croatia			000000000000000000000000000000000000000			0	0 0 0 0	0 0 0	0	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
[10Y - more Total		0	0	0	C	0 0	0 0 0	0 0 0	0	0 0 0	0 0 0	0	( (	0
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more	Greece			0 0 0 0 0 0				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0	0 0 0 0 0 0		
10Y - more Total 10 - 3M f 13M - 1Y f 1Y - 2Y f 12Y - 3Y f 13Y - 5Y f 15Y - 10Y f 10Y - more	Hungary						0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0		0
[10Y - more Total [0 - 3M [ [2M - 1X ]		0	0 8 108	0	0	0	0	0	0 23	0	0 132	0 1.120 45	Ċ	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	Ireland	0 37 23 43 157 23	0 2 0 0 43 157	0 0 40 157 23			0 2 0 2	0 3 0 0 0	0 108 0 0 0		000000000000000000000000000000000000000	45 0 0 0		
Total		23 390 0	332 0	23 221 0	0	0 0	4	0 3 0	0 131	0 0	0 132 0	0 1,165 0	( (	2
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Italy	19 46 35 89 56	19 6 46 35 89 5 56	19 46 35 89 56			0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	000000000000000000000000000000000000000		
[10Y - more Total [0 - 3M [	1	89 334	89 334	89 334	0	0	0	0	0	0	0	0	(	0
10-381 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													
Total														



							Danske Bank A/S							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off balar	ice sheet	-
												Off-balance sl	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Luxembourg						0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0		
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Maita													
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands	183 76 0 143 5 333 0 741	5	183 0 142 5 333 0 <b>664</b>			0 77 0 0 0 0 0 0 7 7					000000000000000000000000000000000000000		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Poland													
110Y - more Total [0 - 3M [ [3M - 1Y ] [1Y - 2Y ] [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Portugal			0 0 3 0 3								0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania							•	Ū					
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia	0 0 0 1 1 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 41 0 0 4 1										
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia	***	1	1										



							Danske Bank A/S							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfoli	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Spain	26 24 70 90 142 352	26 24 70 90 142 <b>352</b>	26 24 70 90 142 <b>352</b>	000000000000000000000000000000000000000		0 0 0 0	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	0 0 0 0		
[0-3M] [3M-1Y]		392 1,542 567 140 147 1,782 334 191 191 4,203	352 1,542 567	620	0	( 1)	71 23	347 67	12.558 2.562		3.445 1.981 354 604	2.188	0 0	i o
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Sweden	140 147 1,282	140 147 1,261 334	26 26 1,038 165 191 2,568	0	3. 59 197	0	31 4 24	12.558 2.562 967 266 1,112	14 19 7	482	0 168 334	0 0	
[5Y - 10Y [ [10Y - more Total		334 191 4.203	334 191 <b>4,182</b>	165 191 2.568	0	120	0	37 0 511	625 5 18,095	23 0 132	742 0 7,608	0 0 2,739	0 0	24
[0-3M] [3M-1Y]		485 392 64	485 392 64	1 31 0	0			0	0	4	80 121 35	1.019	0 0	
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	United Kingdom	445 392 64 118 250 32	118 250 32	0	0		484 362 64 118 248 32	0	0	0	0	0		
[10Y - more Total		188 1.529	188	0 33	0		188 1.495	0	0	0	0 315	0	0	63
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland													
[0-3M] [3M-1Y]														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ]	Liechtenstein													
10Y - more Total 「0 - 3M「 「3M - 1Y「 [1Y - 2Y[		223 82	223 82	23 70 138	0	0	200 12	0	13 126	1	58 133 145	61 0	0	
[ 17 - 27 [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Norway	145 12 139 314	143 12 139 314	5 115 296	0		7	1	97 130 564 513	1 1 108	145 38 93 934	0 0 67	0	
[10Y - more Total		2 918	2 918	0 647			2 271	10	109 1,552	108 109 230		0 0 128	0	39
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y]														
[ 1Y - 2Y [	Canada													
[0-3M] [3M-1Y]														
[ 1Y - 2Y [	Hong Kong													
Total	1													



							Danske Bank A/S							
							As of 31/12/2021							
						Dire	ct exposures							
	(min EUR)			On balance st	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0 - 3M] [3M - 1Y] [3M - 1Y] [3Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	U.S.											0 0 0 0 0 0		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	China													
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Switzerland													
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA			0 0 0 0 0 0 0 0			0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA						0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
Total [ 0 - 3M [ [ 3M - 1Y ] [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Middle East			0 0 0 0 0 0 0							0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	
I otal           [0-3M]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more           Total	Latin America and the Caribbean		0 8 8 8 8 16 37 0 7 6 76				0 8 8 8 16 37 0 76				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0	



#### General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2021							
						Dire	ct exposures							
	(mln EUR)			On balance s	heet				Deriva	tives		Off bala	nce sheet	
												Off-balance s	heet exposures	
					Non-derivative financial a	issets by accounting portfolio	)	Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	0 8 5 5 10 18 8 0 46	0 8 5 5 10 18 0 8 <b>46</b>				0 8 5 5 10 18 0 4 <b>6</b>					0 0 0 0 5 123 128		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	8 33 0 759 1,626 218 103 2,749	103	148 103		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 1 713 1,325 70 0 2.115		0 0 0 103 152 0 256			45 0 0 0 0 0 7 7 52		

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

(1) Information on sovereign exposures is only availole for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receiviles". Country of breakdown is only availole for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Revidor, Grenada, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Anuba, Bahanas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saitt Barthéemy, Turis And Caicos Islands, Virgin Islands (British), Virgin Islands (Br

Africe: Agents, Egysty, Morocca, South Africa, Angola, Bernin, Rotsmana, Bartina Fano, Burund, Cameroon, Cape Verder, Control Africa: Republic Of The, Cite D'Novre, Equatorial Guines, Eritres, Ethiopia, GOor, Gambia, Gharas, Guines-Bissau, Kenya, Lestobn, Uberia, Madagascar, Nalawi, Mal, Mauritania, Mouritaria, Mouri

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



							Danske Bank A/S							
							As of 30/06/2022	2						
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio	<b>)</b>	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ ] 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Austria	0 123 0 117 40 55 1 336 3	0 123 0 117 40 55 1 336	0 64 40 55 1			0 125 0 50 0 0 0 0 2 7 2 7 2	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		
[0 - 3M [ [3M - 1Y [ [1Y - 2Y [ [3Y - 5Y [ [5Y - 10Y [ [10Y - more Total	Belgium	0 0 4 0 0 57 	0 0 4 0 57 0 57	0 0 4 0 57 0 57			0 0 0 0 0 0 0 0					0 0 0 0 0 0		
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark	2,066 637 4,507 1,950 184 748 1,075 <b>11,167</b>	2,064 637 4,507 1,950 184 748 1,075 <b>11,165</b>	4,506 343 176 666 0			1 1,601 6 49 2	1 13 0 0 1 70 152 237	343 75 6 10 10 1.114 793 2,352	0 115 15 34 9 43 313 <b>528</b>	132 928 506 195 344 718 1,972 4,795	1.579 55 267 1 2 2 0 1 2 0 0 0 1,904		
[0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [ [ 10Y - more Total	Estonia						0 0 0 0 0 0 0 0 0 0							



							Danske Bank A/S							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Derivat	tives		Off balar	ice sheet	-
												Off-balance sh	eet exposures	
			Total carrying amount of		Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	our der francial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
ľ 0 - 3M ľ		751	751	670	0		43	173	10.563	53	4.848	1.244 135	(	2
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Finland	751 133 56 198 279 593 267 2,277	83 56 198 279 553 267 2,226 2,226	0 0 75 135 52 37 <b>969</b>	000000000000000000000000000000000000000		33 34 123 144 541 230 1,147	10 8 0 144 79 142 556	10.563 762 2,315 10 1.114 1.415 1,317 <b>17,495</b>	1 9 1 22 178 53 <b>318</b>	4.848 530 3,309 86 323 1.542 510 <b>11,150</b>	10 56		
10031 [0 - 3M] [3M - 1Y] [1Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	362 289 102 195 282 333 194	362 289 102 195 282 393 194	362 289 102 195 282 393 194	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0	336 0 0 0 0 0 0 0 0 0 0 0	17,495 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		1,526 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Germany	1,818 366 576 112 5 481 529 304	1,818 3366 576 112 5 481 481 432 293	1,818 209 503 71 0 236 285 293 293 1,597		0 C 44 C 190 190	157 73 0 53 30 0	0 4 8 14 20 23 133 7 7	0 35 480 376 844 337 1,016 27	0 1 17 119 78 127 41	0 335 724 1.298 1.284 1,007 250	0 0 0 0 0 0 0		0
Total           [0-3M]           [3M-1Y]           [1Y-2Y]           [2Y-3Y]           [3Y-5Y]           [5Y-10Y]           [10Y-more]           Total	Croatia	2.373 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2.255 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1.597 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0	347 () () () () () () () () () () () () ()	314 0 0 0 0 0 0 0 0 0 0 0 0 0 0	209 0 0 0 0 0 0 0 0 0	3.113 0 0 0 0 0 0 0 0 0 0 0 0 0	383 0 0 0 0 0 0 0 0 0 0 0 0 0	4.897 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]	Greece		0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		
[10Y - more Total [0 - 3M [ [3M - 1Y ] [1Y - 2Y [ [2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ] [10Y - more Total	Hungary						0 0 0 0 0 0 0 0 0 0 0							
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	53 53 56 0 38 18 0 0 20 20 20 20 20 20 20 20 20 20 20 20	0	29 2 0 0 36 10 7 <b>6</b>	0 0 0 0 0		4 36 1 0 1 0 0 4 <b>3</b>	6 0 1 0 0 0 0 7 7	144 0 81 0 0 0 0 225			1.121 41 0 0 0 0 0 1,162		
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Italy	27 27 33 32 46 45 45 5 5	0 27 13 25 46 45 6	0 27 13 0 46 45 6 136	0 0 0 0 0 0 0 0		0 0 0 25 0 0 0 0 25					0 0 0 0 0 0 0 0 0 0		
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													



				Danske Bank A/S										
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	ice sheet	4
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Lithuania													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Luxembourg						0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0		
1041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [5Y - 10Y] [5Y - 10Y] [10Y - more Total	Maita													
I O - 3M [           [ 3M - 1Y [           [ 1Y - 2Y [           [ 2Y - 3Y [           [ 3Y - 5Y [           [ 5Y - 10Y [           [ 10Y - more           Total	Netherlands	77 233 30 244 100 40 705	76 0 239 0 244 102 42 4 2 <b>703</b>	0 0 239 0 244 102 42 42 626			77 0 0 0 0 0 0 77 77					000000000000000000000000000000000000000		
[ 0 - 3M [ [ 3M - 1Y ] [ 3Y - 2Y ] [ 3Y - 5Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total [ 0 - 3M ] [ 0 - 3M ]	Poland								0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0		
[0 - 3M [ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Portugal		0 0 4 0 0 0	0 0 4 0 0 0						0 0 0 0 0 0 0		0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania							, in the second s		×		*		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Tratal	Slovakia													
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovenia													



							Danske Bank A/S							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	neet				Derivat	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	,	Derivatives with pos	itive fair value	Derivatives with	negative fair value			Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (not of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		0 115	0 115	0 115 14	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y [	Spain	14 0 0 0 69	14 0 0 0 69	0 0 0 69	0			000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000	000000000000000000000000000000000000000		
[0-3M] [3M-1Y]		3,182	198 3,182 485	1,194 381	0	0	9990	516 261	11.380 7.441	148 67		2.068 70	(	U
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Sweden	829 262	829 244 208	0		16 16 227	70	8 17 50	11.380 7.441 312 314 669	9 18 40	3.912 2.097 333 446 784	62 261 155		
[5Y - 10Y   [10Y - more Total	-	208 348 5,382	208 348 5,364	76 348 2,722	0	82 0 400	0	63 0 915	1.025 0 21,142	100 0 383	712 4 8,288	0	( (	27
[ 0 - 3M [ [ 3M - 1Y [ [ 1Y - 2Y [		199           3,182         4           46         820           620         262           200         250           500         105           105         107           3         32           2         22	5,364 1,045 105 170	0 104 0	0		1,045 1 170	000000000000000000000000000000000000000	0	0 4 0	0 35 0	976 0 0	( (	
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	United Kingdom	30 374 29	30 374 29	0 2 0	0		170 30 372 29	0	0	0 0 13	0 0 79	0 0 12	( (	
[10Y - more Total [0 - 3M [ [3M - 1Y ]		183 1.937	183 1.937	0 106	0	0	183 1.831	0	0	17	0 114	989	( (	66
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Iceland													
[0-3M] [3M-1Y]														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y ]	Liechtenstein													
[10Y - more Total [0 - 3M [ 3M - 1Y [ [1Y - 2Y [		172	172 606 222	48 605 217	0000	0	124	0	32 105	1 2	40 167 125	56	(	
[ 2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	Norway	606 222 145 115 145	145 115 145	605 217 134 89 127	0		5 11 26 18	0 1 0 1	63 10 17	3 13 15 109	415 325 1.401	0 65 0		
[10Y - more Total		0 1,406	0	0 1,219		0	0 186	10 14	43 269	102 245	181 2,654	0 120	Ċ	29
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia													
[0-3M] [3M-1Y]														
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y [ [ 10Y - more	Canada													
Total [ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [	Hong Kong													
Total														



							Danske Bank A/S							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance st	heet				Deriva	tives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio	, 	Derivatives with pos	sitive fair value	Derivatives with	negative fair value			Risk weighted
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	U.S.	( 22 722 722 811 ( ( ( ( 2,286	0 0	89 0 0			0 0 725 724 721 0 0 2,170	0						
[0-3M [ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China	£,409	2,200				2,179				10			
Total [0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more	Switzerland													
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other advanced economies non EEA			0 0 0 0 0 0 0 0 0			0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0		
131 2011 100' - more Total 10 - 3M 1 13M - 1Y 1 12Y - 3Y 1 13Y - 5Y 1 13Y - 5Y 1 15Y - 10Y 1 10Y - more Total	Other Central and eastern Europe countries non EEA													0
Total [0 - 3M f [3M - 1Y f [1Y - 2Y f [2Y - 3Y f [3Y - 5Y f [5Y - 10Y f [10Y - more Total	Middle East						0 0 0 0 0 0 0					0 0 0 0 0 0 0		0
Total [0 - 3M f [3M - 1Y [ f 1Y - 2Y f f 2Y - 3Y f [3Y - 5Y f [5Y - 10Y [ [10Y - more Total	Latin America and the Caribbean		0 8 8 8 8 16 33 0 73				0 8 8 8 16 33 0 73				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	4



#### General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 30/06/2022							
						Dire	ct exposures							
	(mln EUR)			On balance sl	heet				Deriva	tives		Off bala	1ce sheet	1
												Off-balance sl	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio	5	Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non- derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	3 18 5 5 10 16 0 57	3 18 5 5 10 16 0 <b>57</b>	0 0 0 0 0 0 0 0 0 0			3 18 5 5 10 16 0 <b>57</b>					0 0 0 0 0 113 113		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Others	8 101 44 133 163 160 157 754	8 101 84 133 163 108 157 <b>754</b>	7 100 28 0 133 38 157 462		2 0 0 0 0 0 0 40 0 28 0 28 0 0 0 28 0 0 0 28 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 57 93 2 70 0 0	( ( ( 21) 22 ( ( 45)	21 0 0 0 0 208 5 159 0 0			000000000000000000000000000000000000000		

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

(1) Information on sovereign exposures is only availOle for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivOles". Country of breakdown is only availOle for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees (3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Inspective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments.

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

#### Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominica, Dominica, Revidor, Grenada, Guatemala, Guyana, Halti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kits and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Anuba, Bahanas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saitt Barthéemy, Turis And Caicos Islands, Virgin Islands (British), Virgin Islands (Br

Africe: Agents, Egysty, Morocca, South Africa, Angola, Bernin, Rotsmana, Bartina Fano, Burund, Cameroon, Cape Verder, Control Africa: Republic Of The, Cite D'Novre, Equatorial Guines, Eritres, Ethiopia, GOor, Gambia, Gharas, Guines-Bissau, Kenya, Lestobn, Uberia, Madagascar, Nalawi, Mal, Mauritania, Mouritaria, Mouri

(6) The columns 'Total carrying amount of non-derivative financial assets (net of short positions)' provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04. (8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP

### Performing and non-performing exposures Danske Bank A/S

					As of 30/09/2021									As of 31/12/2021				
		Gross carr	rying amount/ Nomina	il amount		Accumulated imp value due to cred	airment, accumulated negative lit risk and provisions <sup>43</sup>	changes in fair	Collaterals and		Gross ca	arrying amount/ Nominal	amount		Accumulated im value due to cre	bairment, accumulated n fit risk and provisions <sup>43</sup>	egative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing	r	On performing exposures <sup>2</sup>	On non-performing ex	:posures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing out past due >30 days and <=90 days		f which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min EUR)		and K-90 days		Of which: defaulted	Of which Stage 3		or	which Stage 3			and < =50 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	36,762	0	1	1	0	1	0	0	0	39,490	0	1	1	0	1	0		ى د
Debt securities (including at amortised cost and fair value)	38,756	0	0		0	0	0	0	0	38,320	0	0	0	0	0	0		ى د
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		o 6
General governments	7,347	0	0	0	0	0	0	0	0	6,778	0	0	0	0	0	0		3 C
Credit institutions	30,912	0	0	0	0	0	0	0	0	30,930	0	0	0	0	0	0		o 6
Other financial corporations	464	0	0	0	0	0	0	0	0	579	0	0	0	0	0	0		3 C
Non-financial corporations	33	0	0	0	0	0	0	0	0	33	0	0	0	0	0	0		, c
Loans and advances(including at amortised cost and fair value)	278,606	281	6,986	2,454	3,132	732	1,730	1,102	4,219	287,656	468	6,483	2,201	2,533	754	1,711	1,044	4 3,909
Central banks	3,069	0	0	0	0	0	0	0	0	4,560	0	0	0	0	a	0		о С
General governments	6,036	0	26	0	5	0	3	0	20	7,314	0	23	0	2	a	2		3 15
Credit institutions	3,672	٥	2	. 0	0	2	٥	0	1	4,585	0	1	0	0	3	0		a 1
Other financial corporations	31,729	2	155	132	135	8	116	112	19	30,302	2	147	130	133	12	118	11	5 13
Non-financial corporations	101,714	162	3,497	1,367	1,779	392	976	609	1,804	107,351	317	3,220	1,179	1,484	419	971	58	1,670
of which: small and medium-sized enterprises	52,382	11	1,979	756	831	201	471	251	1,082	52,586	24	1,799	611	624	222	460	24	8 1,025
of which: Loans collateralised by commercial immovable property	30,431	12	846	213	329	117	161	66	531	30,999	16	795	194	250	127	156	6	1 48
Households	132,385	117	3,306	955	1,214	329	635	381	2,374	133,543	149	3,092	892	914	320	619	34	8 2,20
of which: Loans collateralised by residential immovable property	113,572	66	2,326	422	746	115	159	85	1,952	114,839	96	2,180	387	505	107	152	7	5 1,843
of which: Credit for consumption	4,105	16	133	64	94	64	51	28	51	4,287	21	121	60	72	20	50	z	7 4
DEBT INSTRUMENTS other than HFT	354,123	281	6,986	2,455	3,132	733	1,730	1,102	4,219	365,466	468	6,483	2,202	2,533	755	1,711	1,044	4 3,90
OFF-BALANCE SHEET EXPOSURES	113,230		789	160	665	193	182	182	245	116,156		977	137	628	162	152	13	8 271

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

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#### 2022 EU-wide Transparency Exercise

### Performing and non-performing exposures Danske Bank A/S

					As of 31/03/2022									As of 30/06/2022				
		Gross ca	arrying amount/ Nomina	l amount		Accumulated impa value due to credi	airment, accumulated ne it risk and provisions <sup>4,8</sup>	egative changes in fair	Collaterals and		Gross c	rrying amount/ Nominal ar	mount		Accumulated imp value due to cred	airment, accumulated ne lit risk and provisions <sup>4,a</sup>	ogative changes in fair	Collaterals and
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days	or	which non-performing	,	On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	financial guarantees received on non- performing exposures
(min ESR)		and < =90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3			and < =90 days		Of which: defaulted	Of which Stage 3			Of which Stage 3	
Cash balances at central banks and other demand deposits	34,772	0	1	1	0	2	0	0	0	28,328	0	1	1	0	2	0	C	0
Debt securities (including at amortised cost and fair value)	39,168	0	•	0	0	٥	0	0	0	39,209	0	0	0	0	0	0	a	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,885	0	0	0	0	0	0	0	0	6,377	0	0	0	0	0	0		0
Credit institutions	31,656	0	a	0	0	0	0	0	0	32,195	0	0	0	0	0	0	0	0
Other financial corporations	595	0	0	0	0	0	0	0	0	605	0	0	0	0	0	0		0
Non-financial corporations	31	0	a	0	0	0	0	0	0	31	0	0	0	0	0	0	6	0
Loans and advances(including at amortised cost and fair value)	289,446	322	5,144	5,144	2,556	803	1,326	852	2,935	290,578	267	4,744	4,744	2,218	834	1,035	573	2,748
Central banks	5,285	0	a	0	0	0	0	0	0	5,186	0	0	0	0	0	0	0	0
General governments	6,861	0	16	16	1	0	2	0	13	8,343	0	17	17	2	0	2	0	13
Credit institutions	4,735	0	a	0	٥	4	0	0	0	7,087	0	3	3	3	4	1	1	. 0
Other financial corporations	32,221	1	148	148	141	9	117	116	12	36,076	0	29	29	23	7	5	5	14
Non-financial corporations	109,450	144	2,731	2,731	1,486	441	629	384	1,430	108,091	139	2,591	2,591	1,317	447	431	188	1,335
of which: small and medium sized enterprises	52,790	42	1,487	1,487	583	255	372	200	814	51,693	14	1,345	1,345	571	236	337	180	740
of which: Loans collateralised by commercial immovable property	30,929	32	635	635	260	129	130	63	384	29,990	6	559	559	253	109	129	70	328
Households	130,895	178	2,249	2,249	928	349	578	352	1,481	125,794	127	2,104	2,104	874	376	595	375	1,385
of which: Loans collateralised by residential immovable property	113,087	98	1,426	1,426	515	100	170	84	1,168	108,315	71	1,316	1,316	468	101	166	82	1,074
of which: Credit for consumption	4,247	11	138	138	101	66	58	35	57	4,203	8	136	136	100	62	58	36	58
DEBT INSTRUMENTS other than HFT	363,386	322	5,144	5,144	2,556	806	1,326	852	2,935	358,115	267	4,744	4,744	2,218	836	1,035	573	2,748
OFF-BALANCE SHEET EXPOSURES	113,978		665	665	660	187	160	159	214	112,799		675	675	671	176	322	321	212

(1) the for definition completing equipment, planual definition of the Section 40(2) the Section 10(2) the Section 10(2)



Forborne exposures

#### Danske Bank A/S

			As of 30/	09/2021					As of 31/	12/2021		
		ying amount of with forbearance	Accumulated in accumulated c value due to cr	npairment, hanges in fair edit risk and exposures with	Collateral and fina received on ex forbearance			ring amount of with forbearance	Accumulated in accumulated cl value due to cr	npairment, hanges in fair edit risk and exposures with	received on e	ancial guarantees xposures with e measures
(min EUR)		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	o	0	0	0	o
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	5,076	3,135	1,012	919	3,114	1,608	4,593	2,979	943	881	2,903	1,571
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	16	16	0	0	13	13	16	15	0	0	13	13
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	123	114	99	97	9	5	117	112	99	99	10	4
Non-financial corporations	2,818	2,185	676	615	1,389	1,063	2,426	1,980	623	583	1,246	980
of which: small and medium-sized enterprises	1,284	1,034	263	254	695		1,134	970	242	233	670	
Households	2,120	821	237	206	1,703	527	2,033	871	220	199	1,634	574
DEBT INSTRUMENTS other than HFT	5,076	3,135	1,012	919	3,114		4,593	2,979	943	881	2,903	
Loan commitments given	544	281	67	62	80	73	497	358	26	26	128	97
QUALITY OF FORBEARANCE <sup>2</sup>												
Loans and advances that have been forborne more than twice $^3$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

<sup>(2)</sup>For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

commitments are generally reproducted in positive sign. <sup>(1)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand depositions of of % or above.



Forborne exposures

Danske Bank A/S
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			As of 31/	03/2022					As of 30	/06/2022		
		ying amount of with forbearance	Accumulated i accumulated c value due to c	mpairment, changes in fair redit risk and exposures with	received on e	ancial guarantees xposures with e measures		ving amount of with forbearance	Accumulated i accumulated o value due to c	impairment, changes in fair redit risk and r exposures with		ancial guarantees xposures with e measures
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non- performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits							0		0			
Cash balances at central banks and other demand deposits Debt securities (including at amortised cost and fair value)			0		0	0	0	0	0		0	
	U	0	U	0	0	0	0	0	0			
Central banks	U	0	0	0	0		0	0	U		0	
General governments	u	0	U	0	0		U	U	U		0	
Credit institutions	u	0	U	0	0		U	U	U		0	
Other financial corporations	u	0	U	0	0		U	U	U		0	
Non-financial corporations	C	0	0	0	0		0	0	0		0 0	
Loans and advances (including at amortised cost and fair value)	4,084	2,225	703	624	2,740	1,250	3,583	2,171	559	505	2,476	1,303
Central banks	0	0	0	0	0	0	0	0	0	0	0 0	0
General governments	16	15	0	0	13	13	15	15	0		13	13
Credit institutions	0	0	0	0	0	0	0	0	0		0 0	0
Other financial corporations	117	116	102	101	7	7	13	10	3	3	7	6
Non-financial corporations	2,039	1,390	379	327	1,161	790	1,837	1,496	338	307	1,059	883
of which: small and medium-sized enterprises	1,073	770	198	173	636		928	684	181	. 160	539	
Households	1,913	703	222	195	1,560	440	1,718	650	218	194	1,397	402
DEBT INSTRUMENTS other than HFT	4,084	2,225	703	624	2,740		3,583	2,171	559	505	2,476	
Loan commitments given	335	192	31	29	116	72	272	190	90	86	i 95	78
QUALITY OF FORBEARANCE <sup>2</sup>					·						· · · · · ·	
Loans and advances that have been forborne more than twice $^3$	0						0					
Non-performing forborne loans and advances that failed to meet the non- performing exit criteria <sup>3</sup>	0											

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2)For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet constitue sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above.

2022 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading Danske Bank A/S

			AS OT 31	0/09/2021					AS OF 31	1/12/2021					AS OT 31	/03/2022					AS OF 3U	/06/2022		
	Gross carr	rying amount				Accumulated	Gross car	rying amount				Accumulated	Gross carr	rying amount				Accumulated	Gross car	rying amount				Accumulated
(min EUR)		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi		Of which loans and advances subject to impairment	Accumulated impairment <sup>3</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which non- performi	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>
A Agriculture, forestry and fishing	3.040	163	81	2 309	83	1	3 147	140	66	2.405	76	1	3.031	122	122	2.292	76	1	2.865	104	104	2 1 3 9	62	1
B Mining and guarrying	729	64	61	711	16	0	494	93	63	476	12	0	454	67	67	436	12	0	502	63	63	485	9	0
C Manufacturing	8.452	170	33	7.637	96	1	10.287	154	36	8.692	105	1	11.344	112	112	10.573	107	1	11.814	108	108	11.074	100	1
D Electricity, gas, steam and air conditioning supply	3,990	4	4	2,226	9	0	7,082	4	3	2,856	11	0	6,785	4	4	2,342	11	0	4,252	3	3	2,959	4	0
E Water supply	615	13	10	606	4	0	596	21	10	588	4	0	572	12	12	565	3	0	609	12	12	603	4	0
F Construction	2.802	201	118	2.075	73	1	2.834	179	107	2.103	74	0	2.946	169	169	2.214	61	0	2.869	159	159	2.213	74	0
G Wholesale and retail trade	8.020	514	97	6.965	206	0	7.813	438	85	6.869	215	0	8.714	406	406	7.775	174	0	9.693	378	378	8.774	84	0
H Transport and storage	5,411	960	517	5,234	340	0	5,180	844	405	5,018	348	0	5,117	784	784	4,954	182	0	4,973	787	787	4,805	149	0
I Accommodation and food service activities	975	182	5	409	38	1	1,063	188	5	499	35	1	1,035	110	110	490	35	1	990	97	97	466	22	0
J Information and communication	1.688	18	5	1.648	15	0	2.158	18	6	2.118	13	0	2.237	18	18	2.200	15	0	2.230	20	20	2.196	33	0
K Financial and insurance activities	2,417	55	40	2,201	45	0	2,684	85	32	2,351	64	0	3,125	65	65	2,496	19	0	3,407	63	63	2,517	19	0
L Real estate activities	55,912	859	236	22,511	234	44	56,426	778	211	22,686	235	34	55,750	597	597	22,779	201	32	54,278	536	536	22,932	167	28
M Professional, scientific and technical activities	3,365	107	46	3,156	69	0	3,853	97	43	3,611	69	0	4,215	93	93	3,942	60	0	4,914	93	93	4,649	62	0
N Administrative and support service activities	2,212	59	20	2,108	30	0	1,890	54	14	1,786	23	0	1,845	54	54	1,751	26	0	1,912	46	46	1,820	27	0
O Public administration and defence, compulsory social security	415	0	0	415	0	0	252	0	0	252	0	0	563	0	0	563	0	0	1,175	0	0	1,175	0	0
P Education	70	3	0	44	1	0	82	2	0	56	1	0	109	1	1	67	1	0	109	3	3	68	1	0
Q Human health services and social work activities	863	92	77	645	39	1	823	90	77	605	42	1	892	87	87	687	17	1	854	90	90	665	7	1
R Arts. entertainment and recreation	242	24	12	185	10	2	218	22	11	163	13	2	224	20	20	168	21	2	210	19	19	155	10	2
S Other services	496	8	5	313	4	3	467	13	5	282	4	3	490	11	11	293	7	3	435	10	10	246	6	3
Loans and advances	101,714	3,497	1,367	61,398	1,312	55	107,351	3,220	1,179	63,417	1,345	45	109,450	2,731	2,731	66,587	1,028	43	108,091	2,591	2,591	69,941	841	37

<sup>(10</sup> The them's accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are doctosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 66.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (10) 2021/951. TIS on Supervisory reporting.

