

2023 EU-wide Stress Test

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



2023 EU-wide Stress Test: Summary

Danske Bank A/S

	Actual		Baseline Scenario			Adverse Scenario	
(mln EUR, %)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	3,408	4,820	5,081	5,388	3,263	3,345	3,332
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	181	203	203	203	-272	152	152
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	96	-430	-446	-441	-4,257	-728	-1,157
Profit or (-) loss for the year	-680	1,781	1,988	2,253	-3,014	159	-115
Coverage ratio: non-performing exposure (%)	28.47%	30.44%	27.39%	25.54%	45.19%	36.46%	34.21%
Common Equity Tier 1 capital	20,054	20,542	20,999	21,202	15,043	14,806	14,431
Total Risk exposure amount (all transitional adjustments included)	112,665	113,857	116,540	114,722	125,604	136,241	132,706
Common Equity Tier 1 ratio, %	17.80%	18.04%	18.02%	18.48%	11.98%	10.87%	10.87%
Fully loaded Common Equity Tier 1 ratio, %	17.45%	17.80%	17.87%	18.48%	11.75%	10.77%	10.87%
Tier 1 capital	22,111	22,598	23,056	23,259	17,099	16,863	16,488
Total leverage ratio exposures	441,528	441,528	441,528	441,528	441,528	441,528	441,528
Leverage ratio, %	5.01%	5.12%	5.22%	5.27%	3.87%	3.82%	3.73%
Fully loaded leverage ratio, %	4.92%	5.06%	5.19%	5.27%	3.81%	3.79%	3.74%
Memorandum item related to the application of IFRS-17 for banks with insurance subsidiaries or participations: Fully loaded Common Equity Tier 1 ratio - With application of IFRS-17. %	17.40%						

IFRS 9 transitional arrangements?

Yes (static and dynamic)

2023 EU-wide Stress Test: Credit risk IRB

Danske Bank A/S

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ire amounts								
		A-I	RB	Fi	RB	A-I	IRB	F-I	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ra Stage 3
	(min ELR, %	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposuri
	Central banks	0	0	0	0	0	0	0	0	0	0	0		0	() -
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	() -
	Institutions	12,503	1	84	0	1,540	0	4	0	1,119	198	1	3	5	(49
	Corporates	150,663	2,156	7,308	200	41,210	2,639	3,710	0	101,219	29,687	2,606	77	297	851	3
	Corporates - Of Which: Specialised Lending	24	15	3	0	7	13	2	0	17	10	15	(1		4
	Corporates - Of Which: SME	52,382	1,097	2,455	135	14,176	1,551	1,296	0	42,122	12,330	1,367	37	197	495	3
	Retail	114,473	1,621	0	0	19,331	2,622	0	0	105,372	9,536	1,652	24	129	461	2
	Retail - Secured on real estate property	105,740	1,267	0	0	16,863	2,433	0	0	98,281	7,622	1,270	17	87	228	8 1
Danske Bank A/S	Retail - Secured on real estate property - Of Which: SME	2,885	108	0	0	457	265	0	0	2,581	354	109	1	5	25	5 2
Daliske Dalik Ay 5	Retail - Secured on real estate property - Of Which: non-SME	102,856	1,159	0	0	16,405	2,168	0	0	95,700	7,269	1,161	15	82	203	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	(0	() -
	Retail - Other Retail	8,733	354	0	0	2,468	189	0	0	7,091	1,914	382	7	41	233	6
	Retail - Other Retail - Of Which: SME	1,041	81	0	0	356	135	0	0	645	359	83	2	11	41	4
	Retail - Other Retail - Of Which: non-SME	7,692	273	0	0	2,112	54	0	0	6,446	1,554	299	e	31	192	6
	Equity	0	0			0	0			0	0	0		0	(-
	Securitisation															
	Other non-credit obligation assets	1,398	0			1,232	0			168	176	3	(1	(
	IRB TOTAL	279.037	3,778	7.392	200	63.313	5.261	3,754	0	207.878	39,597	4,262	103	432	1.313	30

									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	RB	FI	RB	At	IRB		IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	Non-defaulted		Non-defaulted		Non-defaulted	Defaulted		Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	1,823	0	0	0	162	0	0	0	8	0	0	0	0	0	-
	Corporates	70,843	1,098	2	0	19,160	1,397	1	0	56,093	8,171	1,330	38	118	458	34.43
	Corporates - Of Which: Specialised Lending	19	15	0	0	6	13	0	0	12	7	15	0	1	7	44.59
	Corporates - Of Which: SME	30.129	896	0	0	9.208	1.242	0	0	31.284	5.227	1.000	23	103	373	37.26
	Retail	67,057	1,135	0	0	10,347	1,265	0	0	61,938	5,079	1,142	14	83	329	
	Retail - Secured on real estate property	61,910	895	0	0	8,892	1,148	0	0	58,248	3,736	896	10	57	184	20.56
DENMARK	Retail - Secured on real estate property - Of Which: SME	2,408	94	0	0	325	189	0	0	2,246	218	95	1	3	22	22.86
DENHARK	Retail - Secured on real estate property - Of Which: non-SME	59,501	801	0	0	8,567	958	0	0	56,001	3,518	801	9	53	163	20.28
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	5,147	239	0	0	1,456	117	0	0	3,691	1,342	247	4	26	145	58.65%
	Retail - Other Retail - Of Which: SME	581	55	0	0	193	84	0	0	358	191	56	1	6	27	47.549
	Retail - Other Retail - Of Which: non-SME	4,566	184	0	0	1,262	33	0	0	3,333	1,152	190	3	20	118	61.949
	Equity	0	0			0	0			0	0	0	0	0	0	1
	Securitisation															
	Other non-credit obligation assets	1,023	0			885	0			137	170	3	0	1	0	9.879
	IRB TOTAL	140,747	2,233	2	0	30,554	2,662	1	0	118,177	13,421	2,475	52	202	787	31.79%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	F-	IRB	At	IRB	F	-IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, 9	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0 0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0 0	0	0	0	0	0	0	
	Institutions	932	0	0	0	148	0	0	0 0	188	0	0	0	0	0	-
	Corporates	36,161	229	20	0	11,269	412	9	0	18,609	11,905	206	21	114	79	38.15%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0 0	0	0	0	0	0	0	42.60%
	Corporates - Of Which: SME	11,055	119	0	0	2,991	164	0	0 0	5,692	4,084		9	70	59	46.22%
	Retail	14,242	95	0	0	1,464	227	0	0 0	13,331	871	95	3	13	22	23.51%
	Retail - Secured on real estate property	12,879	75	0	0	1,116	191	0	0 0	12,213	666	75	2	8	12	16.32%
SWEDEN	Retail - Secured on real estate property - Of Which: SME	248	4	0	0	69	12	0	0 0	159	87	4	0	1	1	28.91%
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	12,631	71	0	0	1,047	178	0	0 0	12,053	579	71	2	7	11	15.64%
	Retail - Qualifying Revolving	0	0	0	0	0	C	0	0 0	0	0	0	0	0	0	- (
	Retail - Other Retail	1,363	20	0	0	347	37	0	0 0	1,118	205	21	1	4	10	49.72%
	Retail - Other Retail - Of Which: SME	323	10	0	0	105	25	0	0 0	228	85	10	0	2	4	39.41%
	Retail - Other Retail - Of Which: non-SME	1.040	11	0	0	242	12	0	0 0	890	120	11	1	2	6	58.61%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	125	0			123	0			1	3	0	0	0	0	10.67%

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	RB	FI	RB	۸·	IRB	F-IR	В	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	1,198	0	20	0	46	0	5	0	2	0	0	0	0	0	-
	Corporates	7,126	3	7,233	195	2,335	0	3,672	0	8,463	4,245	213	6	23	81	38.03%
	Corporates - Of Which: Specialised Lending	0	0	3	0	0	0	2	0	0	2	0	0	0	0	-
	Corporates - Of Which: SME	620	3	2.449	130	144	0	1.292	0	1.876	973	149	2	8	48	32.38%
	Retail	11,718	285	0	0	2,619	781	0	0	10,218	2,044	306	4	19	80	26.23%
	Retail - Secured on real estate property	10,905	217	0	0	2,288	762	0	0	9,139	1,868	220	2	12	22	9.99% 22.64%
FINLAND	Retail - Secured on real estate property - Of Which: SME	92	8	0	0	23	56	0	0	71	20	9	0	0	2	22.64%
FINLAND	Retail - Secured on real estate property - Of Which: non-SME	10,813	209	0	0	2,265	706	0	0	9,068	1,848	211	2	12	20	9.46%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	813	68	0	0	330	19	0	0	1,079	176	86	1	7	58	67.85%
	Retail - Other Retail - Of Which: SME	68	10	0	0	32	12	0	0	33	31	11	0	1	7	68,66%
	Retail - Other Retail - Of Which: non-SME	745	58	0	0	298	6	0	0	1,045	144	75	1	6	51	67.73%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	109	0			109	0			0	0	0	0	0	0	-
	IRB TOTAL	20.152	288	7.253	195	5.109	781	3,677	0	18.683	6,289	519	10	42	161	31.08%

EBA BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk IRB

Danske Bank A/S

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A-	IRB	F-	IRB	A-	IRB	F	-IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	(0	0	0	0	0	0	0	j -
	Central governments	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Institutions	2,039	0	0	0	84	0		0	1	14	0	0	0	0	-
	Corporates	18.249	672	12	0	5.397	770	é	0	10.577	4.771	668	6	38	213	31.96%
	Corporates - Of Which: Specialised Lending	5	0	0	0	0	0	0	0	5	0	0	0	0	0	16.48%
	Corporates - Of Which: SME	5,674	77	0	0	1,340		0	0	2,969	1,884		2	16	17	20.46%
	Retail	20,856	83	0	0	4,734		0	0	19,377	1,455	83	3	13	17	20.01%
	Retail - Secured on real estate property	19,531	70	0	0	4,442	316		0	18,237	1,282	70	2	9	8	11.83%
NORWAY	Retail - Secured on real estate property - Of Which: SME	130		0	0	38	7	0	0	99	29	2	0	0	0	19.99%
NURWAT	Retail - Secured on real estate property - Of Which: non-SME	19,401	68	0	0	4,404	309	0	0	18,138	1,254	68	2	8	8	11.59%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Other Retail	1,325	13	0	0	292	14	(0	1,140	172	13	0	4	8	63.87%
	Retail - Other Retail - Of Which: SME	66	6	0	0	23	13		0	26	49	6	0	2	2	43.85%
	Retail - Other Retail - Of Which: non-SME	1.259	7	0	0	269	1	0	0	1.114	123	7	0	2	6	79.01%
	Equity	0	0			0	0			0	0	0	0	0	0	-
	Securitisation															
	Other non-credit obligation assets	110				84	0			29	2	0	0	0	0	-
	IRB TOTAL	41,254	755	12	0	10,299	1,100	6	0	29,984	6,242	751	9	51	230	30.64%

									Actual							/
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								1
		A	RB	F-I	RB	A	IRB	E.	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	(0	0		
	Central governments	0	ő	0	0	ō	ő	0	0	0	ő		o o	0	0	5 -
	Institutions	928	0	0	0	181	0	0	0	14	6	(0	0	0	J -
	Corporates	1,660	4	10	0	444	2	3	0	1,200	8	4	1	0	1	1 28.77%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	(0 0	0	C	- 0
	Corporates - Of Which: SME	19	0	0	0	9	0	0	0	15	4	(0 0	0	C	0 29.24%
	Retail	58	2	0	0	22	3	0	0	49	9	1	0	0	1	1 53.07%
	Retail - Secured on real estate property	48	1	0	0	16	3	0	0	43	5	1	0	0	0	0 38.73%
GERMANY	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0	1	0	(0 0	0	0	J -
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	48	1	0	0	16	3	0	0	42	5	1	0	0	0	0 38.73%
	Retail - Oualifving Revolving	0	0	0	0	0	0	0	0	0	0	(0	0	0) -
	Retail - Other Retail	10	1	0	0	5	0	0	0	6	3	1	0	0	1	1 72.12%
	Retail - Other Retail - Of Which: SME	2	0	0	0	1	0	0	0	0	1	(0	0	0	a -
	Retail - Other Retail - Of Which: non-SME	8	1	0	0	4	0	0	0	6	2	1	0	0	1	1 72.12%
	Equity	0	0			0	0			0	0	(0	0	0	J -
	Securitisation															1
	Other non-credit obligation assets	1	0			1	0			0	0		0	0	0	1-
	IRB TOTAL	2,648	6	10	0	647	5	3	0	1,262	23	6	1	0	2	2 37.86%

								Actual							
								31/12/2022*							
			Exposu	re values			Risk expos	sure amounts							
		A	-IRB	F-	IRB	A	IRB	F-IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage R
	(min EUR. 9	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage exposi
	Central banks	0	0	0	0	0	0		0 0	0	(0	0		o -
	Central governments	0	0	0	0	0	0	0	0 0	0		0	0	(3 -
	Institutions	809	0	0	0	227	0	0	0 48	2	(0	0	(J -
	Corporates	4,515	12	0	0	506	29	0	0 627	145	12	1	1	1	3
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0 0	0	(0 0	0	(- د
	Corporates - Of Which: SME	839	0	0	0	163	0	0	0 207	21	(1	0	(- د
	Retail	64	1	0	0	18	0	0 0	0 51	13	1	0	0		1
	Retail - Secured on real estate property	61	0	0	0	16	0	0	0 48	13	(0	0		0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	0	0 1	0	(0	0		s -
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-SME	60	0	0	0	16	0	0	0 47	13	(0	0		0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0 0	0	(0	0		3 -
	Retail - Other Retail	3	1	0	0	2	0	0	0 3	1	1	0	0	1	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0 0	0	(0	0		0
	Retail - Other Retail - Of Which: non-SME	3	1	0	0	2	0	0	0 3	1	1	0	0	1	1
	Equity	0	0			0	0		0	0	(0	0	(<u>ء</u> -
	Securitisation														
	Other non-credit obligation assets	2	0			2	0		0	0		0	0	(a -
	TRR TOTAL	5,390				753			0 726	161					3 2

									Actual							
									31/12/2022*							
			Exposu	re values			Risk expos	ure amounts								
		A	IRB	FI	RB	A-	IRB	F-	IRB	Stage 1	Stage 2	Stage 3	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio -
	(min EUR, %	Non-defaulted	Defaulted	Non-defaulted		Non-defaulted	Defaulted	Non-defaulted	Defaulted	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stage 3 exposure
	Central banks	0	0	0	0	0	0	0	0	0	0	(0 0	0	c	-
	Central governments	0	0	0	0	0	0	0	0	0	0	(0 0	0	0	-
	Institutions	183	0	0	0	39	0	0	0	10	0	(0 0	0	0	-
	Corporates	2,794	0	0	0	440	0	0	0	1,643	15	(0 0	0	0	-
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: SME	684	0	0	0	32	0	0	0	6	0	(0 0	0	0	-
	Retail	7	1	0	0	2	1	0	0	7	1	1	0	0	0	44.65%
	Retail - Secured on real estate property	7	0	0	0	2	0	0	0	7	0	(0	0	0	12.32%
IRELAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	(0	0	0	-
INCLAIND	Retail - Secured on real estate property - Of Which: non-SME	7	0	0	0	2	0	0	0	7	0		0 0	0	0	12.32%
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	(0 0	0	0	-
	Retail - Other Retail	0	1	0	0	0	1	0	0	0	0	1	0	0	0	52.34%
	Retail - Other Retail - Of Which: SME	0	1	0	0	0	1	0	0	0	0	1	0	0	0	52.28%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	(0 0	0	0	74.32%
	Equity	0	0			0	0			0	0	(0 0	0	0	-
	Securitisation															
	Other non-credit obligation assets	4	0			4	0			0	0	(0	0	0	-
	IRB TOTAL	2,989	1	0	0	484	1	0	0	1,660	15	1	0	0	0	44.65%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.



2023 EU-wide Stress Test: Credit risk IRB Danske Bank A/S

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0	0	0	0	0		0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	1,186		13	2	6	8	61.32%	1,183	113	22	2	5	13	58.68%		110	30	2	4	17	56.43%
	Corporates	98,984	30,383	4,146	151	549	1,280	30.87%	96,258	31,511	5,744	148	575	1,580	27.51%	93,867	32,279	7,366	145	590	1,890	25.65%
	Corporates - Of Which: Specialised Lending	17	8	17	0	0	7	41.47%	16	8	19	0	0	7	39.44%		8	20	0	0	8	37.95%
	Corporates - Of Which: SME	40,972			80	299	706	30.64%	39,584	12,969	3,266	78	307	874	26.76%	38,378		4,234	76	311	1,045	
	Retail	101,458		2,046	21	205	607	29.68%	98,877	15,184	2,499	21	248	677	27.11%	97,122	16,450	2,988	20	274	753	25.19%
	Retail - Secured on real estate property	94,425		1,585	12	143	299	18.89%	91,917	13,294	1,962	12	188	342	17.45%			2,377	12	215	391	16.45%
Danske Bank A/S	Retail - Secured on real estate property - Of Which: SME	2,563		135	2	8	31	22.81%	2,535	349	161	2	8	35	21.61%	2,508		186	2	8	39	20.75%
Duriske Durik Ay 5	Retail - Secured on real estate property - Of Which: non-SME	91,861	10,818	1,450	11	135	268	18.52%	89,382	12,945	1,802	10	180	308	17.08%	87,726	14,212	2,191	10	207	352	16.09%
	Retail - Qualifying Revolving	0	0	0	0	0	0		0	0	0	0 0	0	0		0	0	0	0	0	0	-
	Retail - Other Retail	7,033		461	9	62	308	66.79%	6,960	1,890	537	9	60	335	62.41%	6,888	1,888	611	9	60	362	59.17%
	Retail - Other Retail - Of Which: SME	747		97	2	12	57	58.59%	782	197	108	2	10	62	57.02%	791	177	119	2	9	66	55.79%
	Retail - Other Retail - Of Which: non-SME	6,287	1,649	364	7	49	251	68.97%	6,178	1,693	429	7	51	273	63.78%	6,097	1,710	493	6	51	295	59.98%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	184	151	13	0	1	1	9.55%	193	134	21	0	1	2	9.15%	197	122	28	0	1	3	9.00%
	IRB TOTAL	201,811	43,709	6,217	174	761	1,896	30.50%	196,511	46,941	8,285	171	828	2,272	27.43%	192,356	48,969	10,412	167	869	2,662	25.57%

					31/12/2023							31/12/2024			1				31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	C	0		0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Central governments	0	0	0	0		0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	t
	Institutions	8	0	0	0		0	27.36%	8	0	0	0	0	0	27.89%	8	0	0	0	0	0	28.09%
	Corporates	52,212	11,058	2,324	92	22	668	28.73%	49,682	12,534	3,378	87	248	848	25.10%	47,902	13,241	4,452	84	260	1,034	23.23%
	Corporates - Of Which: Specialised Lending	11	6	17	0		7	41.80%	10	5	18	0	0	7	39.81%	10	4	20	0	0	8	38.32%
	Corporates - Of Which: SME	29,036	6,760	1,714	59	16	512	29.86%	27,535	7,502	2,473	56	186	638	25.81%	26,443	7,821	3,246	54	195	769	23.69%
	Retall	59,888	6,900	1,371	13	13	442	32.20%	58,492	8,031	1,637	13	170	489	29.89%	57,513	8,723	1,924	13	190	540	28.07%
	Retail - Secured on real estate property	56,108	5,702	1,070	7	9	237	22.17%	54,686	6,910	1,284	7	132	265	20.67%	53,711	7,647	1,521	7	153	297	19.55%
DENMARK	Retail - Secured on real estate property - Of Which: SME	2,201	243	115	1		26	22.69%	2,170	252	137	1	6	29	21.52%	2,146	255	158	1	6	33	20.67%
DENINARK	Retail - Secured on real estate property - Of Which: non-SME	53,907	5,459	955	6	9	211	22.11%	52,516	6,658	1,147	6	126	236	20.56%	51,566	7,392	1,363	5	147	265	19.42%
	Retail - Qualifying Revolving	0	0	0	0	1	0	-	0	0	0	0	0	0	•	0	0	0	0	0	0	ŧ`
	Retail - Other Retail	3,781	1,198	301	6	4	204	67.79%	3,805	1,121	353	6	38	224	63.45%	3,802	1,076	402	6	36	243	60.32%
	Retail - Other Retail - Of Which: SME	434	107	64	2		39	60.64%	458	76	71	2	5	42	59.63%	464	64	77	2	4	45	58.81%
	Retail - Other Retail - Of Which: non-SME	3,347	1,091	237	4	3	165	69.72%	3,347	1,046	282	4	33	182	64.41%	3,337	1,012	326	4	32	198	60.67%
	Equity	0	0	C	0		0 0		0	0	0	0	0	0		0	0	0	0	0	0	ŧ/
	Securitisation																					t/
	Other non-credit obligation assets	161	138	13	0		1	9.55%	175	116	21	0	1	2	9.15%	182	101	28	0	1	2	8.99%
	IRB TOTAL	112,270	18,095	3,709	105	362	1,111	29.95%	108,357	20,682	5,035	100	419	1,339	26.59%	105,605	22,065	6,403	97	450	1,577	24.63%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	0		0	0	0	0	0	0		0	0	(0) (3	0 -
	Central governments	0	0	0	0	0	0		0	0	0	0	0	0		0	0	(0) (3	0 -
	Institutions	166	22	0	0	0	0	24.62%	149	38	1	0	0	0	18.01%	137	49)	1	0 16.75
	Corporates	21,522	8,697	502	35	174	164	32.64%	22,348	7,602	770	36	153	229	29.67%	22,505	7,187	1,029	36	5 14	s 29	28.26
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	27.31%	0	0	0	0	0	0	26.99%	0	0) (3	0 26.79
	Corporates - Of Which: SME	6,932	2,702	270	14	88	100	36.97%	7,213	2,297	393	15	73	129	32.69%	7,230	2,163	511	15	5 65	3 15	6 30.51
	Retail	12,821	1,341	135	3	18	31	22.82%	12,487	1,627	183	3	22	39	21.14%	12,265	1,794	233	3	3 2	5 4	20.09
	Retail - Secured on real estate property	11,755	1,091	107	2	12	17	15.97%	11,453	1,352	148	2	16	23	15.50%	11,252	1,507	195	2	2 19	3 3	15.28
SWEDEN	Retail - Secured on real estate property - Of Which: SME	194		7	0	1	2	23.78%	203	38	9	0	1	2	21.99%		35	11)	4	2 21.00
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	11,560	1,043	100	2	11	15	15.42%	11,250	1,314	139	2	15	21	15.07%	11,048	1,472	183	2	2 11	8 7	7 14.93
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0) (3	0 -
	Retail - Other Retail	1,066	250	28	1	6	14	49.46%	1,034	274	35	1	6	16	45.01%	1,014	287	43	1	1 1	ó)	8 42.11
	Retail - Other Retail - Of Which: SME	245	66	12	0	2	5	43.64%	251	57	15	0	2	6	40.71%	252	53	13) :	2	7 38.72
	Retail - Other Retail - Of Which: non-SME	821	184	15	1	3	8	54.23%	783	217	20	1	4	10	48.22%	761	234	25	1	1	5 1	1 44.44
	Equity	0	0	0	0	0	0		0	0	0	0	0	0		0	0	(0) (3	0 -
	Securitisation																				1	
	Other non-credit obligation assets	1	3	0	0	0	0	11.73%	1	3	0	0	0	0	11.47%		3	() (3	0 11.33 9 26.719
	IRB TOTAL	34,510	10,063	637	37	192	195	30.55%	34,985	9,270	955	39	176	267	28.02%	34,908	9,033	1,268	39	172	2 33	9 26.71

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0		0	0	0		0	0	0	0) -	0	0	0	(0) -
	Central governments	0	0	(0	0	0	-	0	0	0	0			-	0	0	0	0	0	0) -
	Institutions	2	0	(0	0	0	31.88%	2	0	0	0	((31.89%	2	0	0	0	0	1 0	31.899
	Corporates	8,899	3,652	370	15	47	133	36.06%	9,003	3,395	523	15	47	163	30.90%	8,973	3,273	675	15	47	190	28.179
	Corporates - Of Which: Specialised Lending	2	0	(0	0	0	0.57%	2	0	0	0	((0.80%	2	0	0	0	0	1 0	1.04%
	Corporates - Of Which: SME	1.894	902	202	5	13	66	32.68%	1.885		253	5	13	75	5 29.50%	1.863	833	302		12	87	27.52%
	Retail	9,877	2,291	400	4	26	97	24.21%	9,667		498	4	27	107	21.51%		2,448		4	27	1 117	19.65%
	Retail - Secured on real estate property	8,824	2,104	300	2	17	32	10.53%	8,633	2,211	383	2	18	37	9.72%	8,503	2,256	469	2	18	42	9.19%
FINLAND	Retail - Secured on real estate property - Of Which: SME	71	19	10	0	0	2	23.22%	71	18	11	0	(1	22.10%	70	18	12	0	0	1 2	21.21%
FINDAND	Retail - Secured on real estate property - Of Which: non-SME	8,753	2,085	290	2	17	29	10.09%	8,562	2,193	372	2	17	35	9.35%	8,433	2,238	457	2	18	4	8.87%
	Retail - Oualifving Revolving	0	0	0	0	0	0	-	0	0	0	0	0		-	0	0	0	0	0	F	-
	Retail - Other Retail	1,053	187	100	2	9	65	65.29%	1,034	192	114	2	5	70	61.13%	1,019	193	128	2	9	74	57.85%
	Retail - Other Retail - Of Which: SME	35	27	13	0	1	9	67.45%	37	25	14	0	1		65.78%	37	23	16	0	1	15	64.43%
	Retail - Other Retail - Of Which: non-SME	1,018	160	87	2	8	57	64.98%	998	167	100	2	8	60	60.46%	982	170	113	2	8	64	56.93%
	Equity	0	0	(0	0	0		0	0	0	0	0		-	0	0	0	0	0	()	-
	Securitisation																				1	
	Other non-credit obligation assets	0	0	(0	0	0		0	0	0	0	(-	0	0	0	(0		-
	IRB TOTAL	18,779	5,944	765	19	72	230	29.91%	18.672	5,799	1.021	19	74	269	26.32%	18,497	5,722	1.273	19	74	308	24.17%

2023 EU-wide Stress Test: Credit risk IRB

Danske Bank A/S

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	(0	0	0	-	0	0	0	0	0	1	0 -	0	0	0	0	0	() -
	Central governments	0	0	(0	0	0		0	0	0	0	0	-	0 -	0	0	0	0	0	() -
	Institutions	10	4	(0	0	0	31.36%	10	4	0	0	0		0 27.60%	10	4	0	0	0	(26.74%
	Corporates	9.096	6.189	731	4	96	285	39.02%	8.147	7.068	801	3	108	29	7 37.06%	7.533	7.608	875	3	115	305	35.35%
	Corporates - Of Which: Specialised Lending	4	2	(0	0	0	6.95%	3	3	0	0	0	-	0 6.56%	2	3	0	0	0	(35.35% 6.42% 18.79% 15.35%
	Corporates - Of Which: SME	2,722		105	1	32	24	22.63%	2,568	2,236	129	1	33	21	6 20.36%	2,470	2,310		1	34	25	18.79%
	Retail	18,391		110	1	20	21	19.20%	17,773	2,995	147	1	26	2	5 16.90%	17,379	3,346	190	1	30	25	15.35%
	Retail - Secured on real estate property	17,320	2,174	95	1	15	11	12.08%	16,748	2,712	130	1	20	14	4 11.18%	16,385	3,034	170	1	23	18	10.60%
NORWAY	Retail - Secured on real estate property - Of Which: SME	92	35		0	1	1	23.96%	87	39	3	0	1		1 22.69%	84	41	4	0	1	1	21.81%
NORWAI	Retail - Secured on real estate property - Of Which: non-SME	17,229	2,139	93	1	14	11	11.76%	16,661	2,672	126	1	19	1	4 10.89%	16,301	2,993	166	1	22	13	10.34%
	Retail - Qualifying Revolving	0	0	(0	0	0	-	0	0	0	0	0		0 -	0	0	0	0	0	(-
	Retail - Other Retail	1,071	239	15	0	5	10	63.92%	1,025	283	17	0	6	10	0 59.66%	994	312	20	0	7	11	56.29% 45.75%
	Retail - Other Retail - Of Which: SME	31	43	(0	2	3	48.53%	34	40	7	0	2		3 46.97%	35	37	8	0	2	4	45.75%
	Retail - Other Retail - Of Which: non-SME	1.040	196	4	0	3	7	75.25%	991	244	10	0	4		7 68.50%	959	274	12	0	5		63.18%
	Equity	0	0	(0	0	0		0	0	0	0	0	-	0 -	0	0	0	0	0	() -
	Securitisation																					
	Other non-credit obligation assets	21	10	(0	0	0	7.74%	17	15	0	0	0		0 7.57%	14	17	0	0	0	(7.46%
	IRB TOTAL	27,519	8,616	842	5	117	307	36.43%	25,946	10,082	948	4	134	323	33.93%	24,936	10,975	1,065	4	145	335	31.78%

												Baseline Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	r Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	(0	-	0	0	0	0 0	0) -		0 0)	0	0 -
	Central governments	0	0	0	0	(0		0	0	0	0 0	0		-	(0 0	_)	0	0 -
	Institutions	18	2	0	0	(0	29.10%	19	1	0	0 0	0		29.51%	19) 1)	0	0 29.729 24 32.819
	Corporates	1,048	155	8	1	1	3	30.99%	947	230	35	5 1	8	11	32.37%	87	5 264	7.		1 1	.1 7	24 32.81°
	Corporates - Of Which: Specialised Lending	0	0	0	0	(0	-	0	0	0	0 0	0		-	(0 0)	0	0 -
	Corporates - Of Which: SME	17	2	0	0	(0	19.55%	17	1	1	0	0		20.11%	10	5 1)	0	0 20.369
	Retail	47	11	3	0	(2	57.38%	45	12	3	3 0	0	1	52.23%	4	13)	0	2 48.349
	Retail - Secured on real estate property	40	8	2	0	(1	35.95%	38	10	2	2 0	0	1	32.59%	3	5 11)	0	1 30.379
GERMANY	Retail - Secured on real estate property - Of Which: SME	1	0	0	0	0	0	17.14%	1	0	0	0 0	0	0	17.14%					0	0	0 17.149
GERMAN	Retail - Secured on real estate property - Of Which: non-SME	39	8	2	0	(1	36.03%	37	10	2	2 0	0	1	32.69%	3	5 11)	0	1 30.479
	Retail - Qualifying Revolving	0	0	0	0	(0	-	0	0	0	0 0	0		- ·) ())	0	0 -
	Retail - Other Retail	7	2	1	0	(1	89.07%	7	2	1	0	0	1	84.49%		1 1)	0	1 80.779
	Retail - Other Retail - Of Which: SME	1	0	0	0	(0	49.09%	1	0	0	0 0	0		46.01%					0	0	0 44.629
	Retail - Other Retail - Of Which: non-SME	6	2	1	0	(1	91.10%	6	2	1	0	0	1	88.04%		5 2)	0	1 85.369
	Equity	0	0	0	0	(0		0	0	0	0	0	() -	() ()	0	0 -
	Securitisation																					1
	Other non-credit obligation assets	0	0	0	0	(0	5.80%	0	0	0	0 0	0		5.81%		0 0	_)	0	0 5.819 26 33.549
	IRB TOTAL	1,113	167	11	1	2	4	37.39%	1,011	243	38	1	9	13	34.00%	937	278	70		1	2 2	26 33.54°

												Dagenne Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0) (0	-	0	0		0 0	0	0	-	0	0	0	0	(0	
	Central governments	0	0	0) (C	-	0	0	-	0 0	0	0	-	0	0	0	0	(0	j -
	Institutions	44	6	0) (C	25.37%	41	9	-	0 0	0	0	25.95%	39	11	0	0	(0	26.36%
	Corporates	579	187	18		1 3	5	26.45%	548	211	2	5 1	3	6	25.27%	528	225	31	1	*	8	8 24.50%
	Corporates - Of Which: Specialised Lending	0	0	0		0 0	0	-	0	0		0 0	0	0	-	0	0	0	0	(0	1 -
	Corporates - Of Which: SME	188	37	2		1	1	29.79%	176	48		4 0	1	1	29.11%	167	55	6	0	1	. 2	2 28.58%
	Retail	52	12	1) (1	52.23%	53	11		2 0	0	1	40.99%	52	10	2	0	(1	1 34.86%
	Retail - Secured on real estate property	50	11	1) (0	15.79%	50	10		1 0	0	0	12.63%	50	10	2	0	(0	11.38%
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	1	0	0) (0	17.65%	0	0		0 0	0	0	17.65%	0	0	0	0	(0	17.65%
	Retail - Secured on real estate property - Of Which: non-SME	49	11	1) (0	15.77%	49	10		1 0	0	0	12.57%	49	9	2	0	(0	11.31%
	Retail - Qualifying Revolving	0	0	0) (0	-	0	0		0 0	0	0	-	0	0	0	0	(0	1 -
	Retail - Other Retail	3	1	1) (1	85.60%	3	1		1 0	0	1	83.53%	3	1	1	0	(1	1 81.70%
	Retail - Other Retail - Of Which: SME	0	0	0) (0	75.57%	0	0		0 0	0	0	69.49%	0	0	0	0	(0	66.25%
	Retail - Other Retail - Of Which: non-SME	3	1	1) (1	85.78%	3	1		1 0	0	1	83.84%	3	1	1	0	(1	82.06%
	Equity	0	0	0) (0	-	0	0		0 0	0	0	-	0	0	0	0	(0	1 -
	Securitisation																					
	Other non-credit obligation assets	0	0	0		0 0	0	0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	(0	0.00%
	TRR TOTAL	675	205	19		4	5	28.20%	641	231	2	7 1	4	7	26.35%	619	246	34	1	4	9	25.22%

												Baseline Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, 9	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	(1	0 0	((C	-	0	0		0 0	0	0		0	0	(0	٥	0	-
	Central governments) (0 0			0	-	0	0		0 0	0	0	-	0	0	(0	0	0	-
	Institutions	10) ()	0 0			0	-	10	0		0 0	0	0	-	10	0	(0	0	0	-
	Corporates	1,643	1	15 0	0		0	-	1,643	15		0 0	0	0		1,643	15	(0	0	0	-
	Corporates - Of Which: Specialised Lending) (0 0	0		0	-	0	0		0 0	0	0		0	0	(0	0	0	-
	Corporates - Of Which: SME	6	5 (0 0	0		0	-	6	0		0 0	0	0		6	0	(0	0	0	-
	Retail	7	1	1 1	0		0	45.01%	7	1		1 0	0	0	45.01%	7	1		0	0	0	45.01%
	Retail - Secured on real estate property	7	7 1	0 0	0		0	14.09%	7	0		0 0	0	0	14.09%	7	0	(0	0	0	14.09%
IRELAND	Retail - Secured on real estate property - Of Which: SME) (0 0			0	-	0	0		0 0	0	0	-	0	0	(0	0	0	-
INCOARD	Retail - Secured on real estate property - Of Which: non-SME	7	7 (0 0			0	14.09%	7	0		0 0	0	0	14.09%	7	0	(0	0	0	14.09%
	Retail - Qualifying Revolving) (0 0	0		0	-	0	0		0 0	0	0		0	0	(0	0	0	-
	Retail - Other Retail) (0 1	0		0	52.37%	0	0		1 0	0	0	52.37%	0	0		0	0	0	52.37%
	Retail - Other Retail - Of Which: SME) (0 1	0		0	52.28%	0	0		1 0	0	0	52.28%	0	0		0	0	0	52.28%
	Retail - Other Retail - Of Which: non-SME	(1	0 0			0	82.29%	0	0		0 0	0	0	82.29%	0	0	(0	0	0	82.29%
	Equity	() (0 0			0	-	0	0		0 0	0	0	-	0	0	(0	0	0	-
	Securitisation																					
	Other non-credit obligation assets) (0 0			0	-	0	0		0 0	0	0	-	0	0	(0	0	0	-
	TRR TOTAL	1,660	1	5 1	0		0	45.01%	1,660	15		1 0	0		45.01%	1,660	15	1	0	0	0	45.01%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk IRB Danske Bank A/S

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	-	0	0	0	0	0	0	•	0	0	0	0	0	0	-
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Institutions	941	343	33	0	24	11	33.32%	1,029	197	93	3	6	27	29.09%	962	236	119	3	10	35	29.54%
	Corporates	73,995	53,498	6,018	376	1,687	2,669	44.35%	86,585	35,782	11,145	313	1,054	3,967	35.59%	82,074	37,362	14,076	265	1,248	4,728	33.59%
	Corporates - Of Which: Specialised Lending	10	13	19	0	1	9	49.92%	10	10	22	0	1	10	46.37%	10	10	23	0	1	10	45.43%
	Corporates - Of Which: SME	29,582		3,382	151	955	1,051	31.08%	34,368	15,427	6,023	129	626	1,684	27.95%	32,281	16,080	7,457	111	753	2,034	27.28%
	Retail	97,076			12	372	1,233	52.21%	99,330	14,006		16	304	1,399	43.38%	97,726		3,725	16	340	1,491	40.04%
	Retail - Secured on real estate property	90,869		1,820	9	271	422	23.16%	92,598	12,095	2,490	11	244	530	21.30%	91,150	13,127	2,897	11	272	595	20.55%
Danske Bank A/S	Retail - Secured on real estate property - Of Which: SME	2,135		157	0	20	40	25.19%	2,380	442	222	1	12	51	22.93%	2,303		256	1	13	56	22.03%
Daliske Dalik Ay 5	Retail - Secured on real estate property - Of Which: non-SME	88,733	13,733	1,663	9	251	382	22.97%	90,218	11,643	2,268	11	232	479	21.14%	88,847	12,641	2,641	10	259	539	20.41%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0		0	0	0	0	0	0	-
	Retail - Other Retail	6,208	2,638	541	3	101	811	149.93%	6,732	1,920	734	5	60	868	118.24%	6,576	1,983	828	5	67	896	108.24%
	Retail - Other Retail - Of Which: SME	578	399	110	0	22	60	54.79%	717	231	139	1	10	71	50.88%	705	227	156	1	12	77	49.24%
	Retail - Other Retail - Of Which: non-SME	5,629	2,239	431	3	79	751	174.23%	6,015	1,690	595	4	49	797	134.03%	5,871	1,756	672	4	55	819	121.92%
	Eaulty	0	0	0	0	0	0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	-
	Securitisation																					
	Other non-credit obligation assets	129	195	23	0	2	2	8.55%	158	144	46	0	1	4	8.21%	152	140	54	0	1	4	8.16% 34.82%
	IRB TOTAL	172,142	71,159	8,436	388	2,085	3,915	46.41%	187,102	50,128	14,507	332	1,365	5,396	37.19%	180,915	52,848	17,974	285	1,598	6,259	34.82%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	(0		0	0	0	0	0	0		0	0	0	0	0	0	ŀ
	Central governments	0	0	0	0	(0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	t
	Institutions	5	3	0	0	(0	26.47%	6	1	0	0	0	0	24.00%	6	2	1	0	0	0	23.93%
	Corporates	37,534	24,584	3,476	125	852	1,568	45.11%	42,918	16,494	6,183	102	513	2,139	34.59%	39,875	18,289	7,430	91	650	2,395	32.23%
	Corporates - Of Which: Specialised Lending	6	9	18	0	1	9	50.81%	6	7	21	0	1	10	47.60%	6	7	21	0	1	10	46.83%
	Corporates - Of Which: SME	20,764	14,225	2,522	69	575	738	29.25%	23,515	9,674	4,322	63	392	1,115	25.80%	21,848	10,529	5,134	57	481	1,278	24.89%
	Retall	56,254	10,374	1,531	0	241	774	50.55%	58,205	7,846		2	186	876	41.55%	56,894	8,854	2,411	4	208	925	
	Retail - Secured on real estate property	53,092	8,614	1,174	0	171	276	23.54%	54,660	6,613	1,607	1	151	338	21.06%	53,450	7,580	1,849	2	168	371	20.07%
DENMARK	Retail - Secured on real estate property - Of Which: SME	1,826	601	132	0	15	32	24.56%	2,028	348	183	1	9	41	22.52%	1,947	403	209	1	11	45	21.64%
DENINARIA	Retail - Secured on real estate property - Of Which: non-SME	51,266	8,013	1,042	0	150	244	23.41%	52,632	6,265	1,424	0	141	297	20.87%	51,504	7,177	1,640	1	157	326	19.87%
	Retail - Qualifying Revolving	0	0	0	0	(0	-	0	0	0	0	0	0		0	0	0	0	0	0	ŧ
	Retail - Other Retail	3,162	1,761	357	0	π	497	139.42%	3,545	1,233	501	2	36	538	107.23%	3,444	1,274	562	2	40	554	98.68%
	Retail - Other Retail - Of Which: SME	304	230	71	0	14	40	56.97%	395	123	87	1	6	46	53.38%	381	129	95	1	7	49	51.89%
	Retail - Other Retail - Of Which: non-SME	2,859	1,530	285	0	50	457	159.80%	3,151	1,110	414	1	30	491	118.53%	3,063	1,145	467	1	33	505	108.22%
	Equity	0	0	0	0	(0	-	0	0	0	0	0	0	-	0	0	0	0	0	0	ŧ
	Securitisation																					t
	Other non-credit obligation assets	107	181	23	0	-	2	8.54%	139	127	45	0	1	4	8.20%	131	127	53	0	1	4	8.15%
	IRB TOTAL	93,900	35,143	5,030	125	1,095	2,344	46.60%	101,269	24,468	8,337	105	700	3,018	36.21%	96,906	27,271	9,896	95	860	3,325	33.60%

												Adverse Scenario)									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0	0	0	-	0	0	0	0	(0 0		0	0	(0)	3	0 -
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0	0 0	-	0	0	(0 0)	· د	0 -
	Institutions	156	33	0	0	0	0	24.62%	160	23	5	0	0	1	15.27%	146	34	٤	3 0	0	4	1 14.96%
	Corporates	15,774	14,095	852	149	458	303	35.53%	20,454	8,070	2,196	128	246	5 729	33.20%	18,659	8,959	3,103	102	32	3 1,01	6 32.76%
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	15.17%	0	0	0	0	0	0 0	26.73%	0	0) ()	3	0 22.49%
	Corporates - Of Which: SME	4,971	4,497	435	55	242	169	38.89%	6,290	2,590	1,024	38	133	357	34.84%	5,576		1,405	30	18	1 49	34.07%
	Retall	12,170	1,936	191	0	51	54	28.38%	12,489	1,483	325	5	46	5 88	27.16%	12,354	1,517	421	5	5 5	J 17	3 26.51%
	Retail - Secured on real estate property	11,281	1,519	153	0	40	38	24.63%	11,491	1,199	263	4	38	64	24.50%	11,377	1,231	345	4	4	2 8	4 24.21%
SWEDEN	Retail - Secured on real estate property - Of Which: SME	155	84	11	0	2	3	23.85%	183	44	23	0	1	1 5	20.73%	180	41	25)	1	6 20.06%
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	11,126	1,435	142	0	38	35	24.69%	11,309	1,155	240	4	37	60	24.86%	11,197	1,191	316	4	4	1 7	8 24.59%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	0	0	0	0 0	-	0	0	() ())	3	0 -
	Retail - Other Retail	889	417	38	0	11	16	43.72%	998	284	62	1	8	3 24	38.36%	977	286	80) 1	1	3 7	9 36.43%
	Retail - Other Retail - Of Which: SME	215	92	16	0	3	6	37.78%	252	46	25	0	1	8	32,74%	247	46	30))	1	9 31.01%
	Retail - Other Retail - Of Which: non-SME	674	326	21	0	8	10	48.36%	746	238	37	1	7	16	42.14%	730	240	50) 1	1	1 7	0 39,69%
	Equity	0	0	0	0	0	0	-	0	0	0	0	0	0 0	•	0	0	() ()	3	0 -
	Securitisation																					1
	Other non-credit obligation assets	1	3	0	0	0	0	11.16%	1	3	0	0	0	0 0	10.83%	1	3	(0 0	0	J	0 10.74%
	IRB TOTAL	28,100	16,067	1,043	149	510	357	34.22%	33,104	9,579	2,527	133	292	818	32.39%	31,160	10,514	3,536	107	37	9 1.130	0 31.96%

												Adverse Scenario										/
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	C	(0	0		0	0	0	0	0) -	0	0	0				1 -
	Central governments	0	0	0	0	0	0	-	0	0	0	0	0) -	0	0	0	(1 -
	Institutions	2	0	0	0	0	0	31.88%	2	0	0	0	0		31.79%	2	1	0	(31.78%
	Corporates	7,603	4,693	625	50	93	221	35.33%	7,837	4,018	1,066	30	83	335	5 31.43%	7,461	4,114	1,347	26	90	408	8 30.30%
	Corporates - Of Which: Specialised Lending	1	2	0	(0	0	3.17%	1	1	1	0	0		3.28%	1	1	1	0			3.80%
	Corporates - Of Which: SME	1.599	1.110	288	15	32	102	35.56%	1.615		424	175	38	133	32.37%	1.530	961	508	\$	25	155	31.38%
	Retail	9,630	2,456	481	9	47	149	31.01%	9,746		603	7	37	172	28.60%	9,560	2,330	678	7	45	18	5 27.50%
	Retail - Secured on real estate property	8,616	2,243	369	2	36	79	21.41%	8,706	2,050	471	5	29	95	20.22%	8,558	2,133	536	5	34	100	5 19.71%
FINLAND	Retail - Secured on real estate property - Of Which: SME	64	25	11	(1	4	31.65%	68	19	13	0	0	4	30.05%	66	20	14	0			4 29.30%
FINDAND	Retail - Secured on real estate property - Of Which: non-SME	8,552	2,218	357	6	35	75	21.09%	8,638	2,031	459	5	29	92	19.95%	8,492	2,114	522	5	34	107	19.46%
	Retail - Oualifving Revolving	0	0	0	0	0	0		0	0	0	0	0		-	0	0	0	6		- F	j -
	Retail - Other Retail	1,015	212	113		11	70	62.33%	1,040	169	131	. 2	8	77	7 58.73%	1,002	197	142	2	11	87	1 56.98%
	Retail - Other Retail - Of Which: SME	31	30	15	0	2	10	66.37%	33	24	18	0	2	12	65.96%	32	24	19	(1	17	3 65.64%
	Retail - Other Retail - Of Which: non-SME	984	183	98		9	61	61.72%	1,006	145	113	2	7	65	5 57.60%	970	173	122	2	9	68	B 55.61%
	Equity	0	0	0	(0	0	-	0	0	0	0	0	() -	0	0	0	((6	- 1
	Securitisation																					
	Other non-credit obligation assets	0	0	0	0	0	0	-	0	0	0	0	0	() -	0	0	0	((6	- I
	IRB TOTAL	17.235	7.149	1.107	59	141	370	33,45%	17.585	6.238	1.669	37	121	507	30.41%	17.023	6,444	2.024	32	135	594	29.36%

2023 EU-wide Stress Test: Credit risk IRB

Danske Bank A/S

												Adverse Scenario)									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	0	0	0	-	0	0	(0 0	0	(-	0	0	0	0	0		-
	Central governments	0	0	0	0	0	0		0	0	(0 0	0	0		0	0	0	0	0	_	
	Institutions	2	13	0	0	0	0	31.98%	8	6		0 0	0	(30.45%	8	6	0	0	0		30.45%
	Corporates	7.399	7.843	774	9	230	525	67.81%	9.130	5.891	995	5 28	181	583	59.02%	10.136	4.553	1.327	27	138	68	51.29% 51.65% 27.38% 155.99%
	Corporates - Of Which: Specialised Lending	4	2	0	0	0	0	10.34%	3	2	(0 0	0	0	50.89%	3	2	1	0	0	_	51.65%
	Corporates - Of Which: SME	1,953	2,861	121	3	99	37	30.39%	2,590	2,138		5 11	72	58	28.26%	3,018	1,574		12	58	9	27.38%
	Retail	18,591	2,198	125	2	28	238	189.63%	18,434		141	1 1	31	241	170.45%			157	1	. 33	24	155.99%
	Retail - Secured on real estate property	17,500	1,980	109	2	21	26	23.56%	17,344	2,122	123	3 1	24	28	22.71%	17,380	2,075	135	1	26	3	22.17%
NORWAY	Retail - Secured on real estate property - Of Which: SME	87	39	3	0	1	1	34.82%	97	29	3	3 0	1	1	34.01%	106	20	4	0	1		33.90%
NORWAT	Retail - Secured on real estate property - Of Which: non-SME	17,413	1,940	105	2	20	25	23.26%	17,247	2,093	119	3 1	23	23	22.41%	17,274	2,055	131	1	25	2	21.84%
	Retail - Qualifying Revolving	0	0	0	0	0	0	-	0	0	(0 0	0		-	0	0	0	0	0		-
	Retail - Other Retail	1,090	219	16	0	7	212	1299.25%	1,090	217	19	9 0	7	213	1135.79%	1,094	209	22	0	7	21	975.40%
	Retail - Other Retail - Of Which: SME	29	45	7	0	2	3	47.04%	37	36	5	3 0	2		45.70%	43	28	9	0	1		45.81%
	Retail - Other Retail - Of Which: non-SME	1.062	173	9	0	5	209	2212.23%	1.053	181	11	0	5	205	1927.16%	1.051	181	13	0	5	21	1646.37%
	Equity	0	0	0	0	0	0	-	0	0	(0 0	0	(0	0	0	0	0		-
	Securitisation																					
	Other non-credit obligation assets	21	10	0	0	0	0	8.13%	18	13		0 0	0	(7.85%	20	11	1	0	0		7.67%
	IRB TOTAL	26,013	10,065	899	11	258	763	84.78%	27,590	8,250	1,137	30	213	828	72.85%	28,639	6,853	1,484	29	171	92	62.32%

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for p Stage 1 exposure	Stock of rovisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0	0	0		0	-	0	0	0	0	0	0	•	0	0	C	(0	0 -
	Central governments	0	0	0	0		0 0	-	0	0	0	0	0	0		0	0	0	0		0	0 -
	Institutions	12	8	0	0		0 0	29.10%	17	3	1	0	0	0	28.80%	16	2	1	0		0	0 28.92%
	Corporates	797	398	17	0	1	5	31.67%	768	258	186	0	13	49	26.34%	684	299	229	0	1	.7 6	0 26.23%
	Corporates - Of Which: Specialised Lending	0	0	0	0		0 0	-	0	0	0	0	0	0		0	0	0	0		0	0 -
	Corporates - Of Which: SME	13	4	1	0		0	22.71%	13	3	2	0	0	1	22.87%	12	3	3	(0	1 22.69% 2 43.07%
	Retail	41	16	3	0		2	56.14%	43	13	5	0	1	2	46.10%	41	13	6	0		1	
	Retail - Secured on real estate property	36	12	2	0		1	39.07%	37	10	3	0	0	1	32.33%	36	11	4			0	1 29.89%
GERMANY	Retail - Secured on real estate property - Of Which: SME	1		0	0		0	17.54%	1	0	0	0	0	0	17.77%	1	0	0	0		0	0 17.73%
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	35	11	2	0	_	1	39.21%	36	10	3	0	0	1	32.49%	35	10	3	0		0	1 30.06%
	Retail - Qualifying Revolving	0	0	0	0		0	-	0	0	0	0	0	0	-	0	0	0			0	0 -
	Retail - Other Retail	5	4	1	0	_	1	82.31%	6	3	2	0	0	1	67.90%	5	3	2	0		0	1 64.99%
	Retail - Other Retail - Of Which: SME	0	1	0	0		0	44.07%	1	1	0	0	0	0	43.45%	0	1	0	0		0	0 43.29% 1 71.30%
	Retail - Other Retail - Of Which: non-SME	5	3	1	0		1	86.29%	5	2	1	0	0	1	74.32%	5	2	2	0		0	1 71.30%
	Equity	0	0	0	0		0		0	0	0	0	0	0	-	0	0	0	0		0	0 -
	Securitisation																				1	
	Other non-credit obligation assets	0	0	0	0		0	2.42%	0	0	0	0	0	0	2.42%	0	0	0	0		0	0 2.43% 3 26.65%
	IRB TOTAL	850	421	20	0	13	7	35.37%	827	273	191	0	13	51	26.84%	741	315	236	0	1	8 E	3 26.65%

					31/12/2023							31/12/2024						31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of Stock of provisions for provisions 1 Stage 1 Stage 2 exposure exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	0	0 0	0	0	0	(-	0	0	(0	0 0) -		0	0	0	0	0	-
	Central governments	0	0 0	0	0	0	(0	0	(0	0) -	(0	C	0	0	C	
	Institutions	38	3 12	0	0	0	(25.37%	41	8	1	0	0	27.61%	36	12	2	0	0	C	27.749
	Corporates	449	311	24	9	9	2	28.01%	555	164	65	5	2 2	32.37%	486	214	84	4	6	28	32.939
	Corporates - Of Which: Specialised Lending	0	0 0	0	0	0	(-	0	0	(0	0) -	0	0	0	0	0	0	
	Corporates - Of Which: SME	206	5 21	1	7	0	(16.23%	203	6	18	3	0	42.36%	164	37	26	2	3	11	43.049
	Retail	46	5 17	2	0	0		43.58%	50	11	4	0	0	30.91%	44 44	12	5	0	0	1	27.999
	Retail - Secured on real estate property	44	16	1	0	0		17.51%	48	10	3	0	0	14.81%	46	11	4	0	0	1	14.339
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME	0	0 0	0	0	0		21.08%	0	0		0	0	18.80%		0	0	0	0	0	18.769
	Retail - Secured on real estate property - Of Which: non-SME	44	15	1	0	0		17.47%	48	10	3	0	0	14.71%	46	11	3	0	0	0	14.219
	Retail - Qualifying Revolving	0	0 0	0	0	0		-	0	0		0	0	· ·		0	0	0	0	0	-
	Retail - Other Retail	2	2 1	1	0	0	1	82.77%	2	1	1	0	0	76.55%	2	1	1	0	0	1	73.939
	Retail - Other Retail - Of Which: SME	0	0 0	0	0	0		68.30%	0	0		0	0	60.66%		0	0	0	0	0	59.449
	Retail - Other Retail - Of Which: non-SME	2	2 1	1	0	0	1	83.17%	2	1	1	0	0	77.26%	2	1	1	0	0	1	74.649
	Equity	0	0 0	0	0	0		-	0	0		0	0	· ·		0	0	0	0	0	-
	Securitisation																				
	Other non-credit obligation assets	0	0 0	0	0	0		0.00%	0	0		0	0	0.00%		0	0	0	0	0	0.00%
	TRR TOTAL	533	340	26	9	9		29.08%	646	183	70	5	2 23	32.20%	571	238	90	4	7	29	32.57%

												Adverse Scenario										/
					31/12/2023							31/12/2024							31/12/2025			
	(min ELR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	0	0	0	(0	C	-	0	0		0 0	(0 0		(0		0 0	(. 0	-
	Central governments	0	0	0		0	0	-	0	0		0 0		0 0	-		0		0 0	(0	-
	Institutions	10	0	0		0	0	32.00%	10	0		0 0		0 0	32.00%	10	0		0 0	(0	32.00%
	Corporates	1,310	337	11	4	5	3	25.59%	1,371	244	4	3 0	3	13	29.53%	1,371	228	5	9 0	2	18	31.23%
	Corporates - Of Which: Specialised Lending	0	0	0		0	0	-	0	0		0 0		0 0	-		0		0 0	(0	-
	Corporates - Of Which: SME	1	5	0		0	0	5.13%	1	4		1 0		0 0	22.65%	1	4		1 0	(0	22.37%
	Retail	6	2	1		0	0	43.63%	6	2		1 0		0 0	39.23%	5	2		1 0	(0	36.93%
	Retail - Secured on real estate property	5	2	0		0	0	18.74%	5	2		0 0		0 0	15.17%	5	2		0 0	(0	14.02%
IRELAND	Retail - Secured on real estate property - Of Which: SME	0	0	0		0	0	17.39%	0	0		0 0		0 0	17.81%		0		0 0	(0	17.73%
INCLOAND	Retail - Secured on real estate property - Of Which: non-SME	5	2	0	0	0	C	18.76%	5	2		0 0	0	0 0	15.10%	5	2		0 0		0	13.90%
	Retail - Qualifying Revolving	0	0	0 0	0	0	0	-	0	0		0 0	0	0 0		(0		0 0	(0	-
	Retail - Other Retail	0	0	1	0	0	0	52.40%	0	0		1 0	0	0 0	52.48%	(0		1 0	(0	52.51%
	Retail - Other Retail - Of Which: SME	0	0	1		0	0	52.28%	0	0		1 0		0 0	52.27%		0		1 0	(0	52.27%
	Retail - Other Retail - Of Which: non-SME	0	0	0		0	0	58.65%	0	0		0 0		0 0	57.15%		0		0 0	(0	56.89%
	Equity	0	0	0		0	0	-	0	0		0 0		0 0	-		0		0 0	(0	-
	Securitisation																				1	
	Other non-credit obligation assets	0	0	0		0	0	-	0	0		0 0		0 0	-		0		0 0	(0	-
	TRR TOTAL	1,326	338	12	4	5	3	26.84%	1,387	245	4	4 0	3	13	29.75%	1,387	229	6	0 0	2	19	31.34%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Meth

2023 EU-wide Stress Test: Credit risk STA Danske Bank A/S

							Actual					
							31/12/2022	•				
		Exposure	values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	24.012	0	6	0	13.244	3 210	0	1	9	0	0.00%
	Central governments	27.210	1	10	1	226	241	1	0	0	0	11.00%
	Regional governments or local authorities	8.377	ó	52	0	3.867	26	ó	0	0	0	0.00%
	Public sector entities	200	â	27		96	3	ő	0	0	0	0.00%
	Multilateral Development Banks	2.109	0	0	0	7	0	0	0	0	0	0.00%
	International Organisations	27	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	917	0	132	0	228	0	0	0	0	0	0.00%
	Corporates	4,685	79	3.057	105	1.177	762	128	2	32	54	42.23%
	of which: SME	1.071	73	867		416	646	121		30	49	40,76%
	Retail	1,695	98	1,169		1,292	825	153	3	20	49	32.13%
Danske Bank A/S	of which: SME	972	48	559	64	726	565	83	1	14	24	28.39%
	Secured by mortgages on immovable property	7,180	60	2,117	62	5,145	1,727	71	1	19	11	14.96%
	of which: SME	3,058	23	862	24	2,445	687	24	1	10	3	14,44%
	Items associated with particularly high risk	69	3	104		28	45	4	0	2	1	23.59%
	Covered bonds	26,936	0	2,694	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	14		174		0	0	0	0	0	0	0.00%
	Equity	2,128		2,128	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	9,394		9,510		4	19	0	0	0	0	11.36%
	Standardised Total	114,954	241	21,177	298	25,315	6,859	356	7	83	115	32.21%

							Actual					
							31/12/2022					
		Exposure	values	Risk exposu	re amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	6.831	0	0	0	122	0	0	0	0	0	0.00%
	Central ovvernments	11.643	0	0	0	6	0	0	0	0	0	0.00%
	Regional governments or local authorities	4,194	0	0	0	2,296	0	0	0	0	0	0.00%
	Public sector entities	3	0	1	0	3	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	168	0	34	0	1	0	0	0	0	0	0.00%
	Corporates	1.478	0	1.388	0	21	2	0	0	0	0	0.00%
	of which: SME	86	0	73	0	0	0	0	0	0	0	0.00%
	Retail	0	1	68	1	0	0	1	0	0	0	5.78%
DENMARK	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	536	1	0	1	45	0	1	0	0	0	9.67%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0	1	0	2	0	0	0	0	0	0	0.00%
	Covered bonds	21.425	0	2.143	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	12	0	145	0	0	0	0	0	0	0	0.00%
	Equity	1,995	0	1,995	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	8,927	0	8,927	0	0	0	0	0	0	0	0.00%
	Standardised Total	57,213	3	14,701	4	2,494	2	2	0	0	0	8.10%

							Actual					
							31/12/2023					
		Exposure	values	Risk exposu	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	358	0	0	0	359	0	0	0	0	0	0.00%
	Central governments	7,439	0	0	0	3	0	0	0	0	0	0.00%
	Regional governments or local authorities	1,759	0	0	0	265	0	0	0	0	0	0.00%
	Public sector entities	24	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	26	0	8	0	0	0	0	0	0	0	0.00%
	Corporates	492	0	39	0	14	4	0	0	0	0	0.00%
	of which: SME	5	0	4	0	0	1	0	0	0	0	0.00%
	Retail	39	0	29	0	8	28	0	0	0	0	21.36%
SWEDEN	of which: SME	1	0	0	0	1	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	512	14	142	16	172	346	14	0	5	2	16.48%
	of which: SME	491	14	135	16	165	332	14	0	5	2	16.48%
	Items associated with particularly high risk	6	0	9	0	0	0	0	0	0	0	0.00%
	Covered bonds	1.797	0	180	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0.00%
	Equity	11	0	11	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	82	0	74	0	4	19	0	0	0	0	11.16%
	Standardised Total	12,545	14	491	16	824	396	14	0	5	2	16.52%

-

							Actual					
							31/12/2022					
		Exposure	values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
		Non-defaulted		Non-defaulted		Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	(min EUR, %)											
	Central banks	8,569		0	0	8,442	0	0	0	0	0	0.00
	Central oovernments	1,276		0	0	129	0	0	0	0	0	0.00
	Regional governments or local authorities	1,671		0	0	1,307	26	0	0	0	0	0.00
	Public sector entities	64		13	0	25	3		0	0	0	0.009
	Multilateral Development Banks	607		0	0	0	0		0	0	0	0.009
	International Organisations	0		0	0	0	0		0	0	0	0.009
	Institutions	197	(39	0	0	0	0	0	0	0	0.009
	Corporates	75		67	1	33	17	2	0	0	1	89.789
	of which: SME	31		25	0	6	6	2	0	0	1	94.869
	Retail	985	73		93	594		92	2	12	25	
FINLAND	of which: SME	505	30	289	40	243		39	1	9	11	28.529
	Secured by mortgages on immovable property	2.286		648	6	2.071	205	6	0	2	0	5.019
	of which: SME	2.273		644	6	2.059	204	6	0	2	0	5.019
	Items associated with particularly high risk	1		1	0	0	1	0	0	0	0	32.169
	Covered bonds	30		3	0	0	0	0	0	0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.009
	Collective investments undertakinos (CIU)	0		0	0	0	0	0	0	0	0	0.009
	Equity	0		0	0	0	0	0	0	0	0	0.009
	Securitisation											
	Other exposures	71	(71	0	0	0	0	0	0	0	0.009
	Standardized Total										27	

2023 EU-wide Stress Test: Credit risk STA Danske Bank A/S

							Actual					
							31/12/202	2*				
		Exposure	e values	Risk expos	ure amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted	Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	87	0	0	0	0	0	0	0	0	0	0.00%
	Central governments	60	0	0	0	58	0	0	0	0	0	0.00%
	Regional governments or local authorities	68	0	14	0	0	0	0	0	0	0	0.00%
	Public sector entities	67	0	13	0	68	0	0	0	0	0	0.00%
	Multilateral Development Banks	0	0	0	0	0	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	149	0	30	0	33	0	0	0	0	0	0.00%
	Corporates	34	0	34	0	25	1	0	0	0	0	0.00%
	of which: SME	0	0	0	0	0	0	0	0	0	0	0.00%
	Retail	0		0	0	0	0		0	0	0	97.12%
NORWAY	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0	0	0		0	0	0	0.00%
	of which: SME	0		0	0	0	0		0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0		0	0	0	0.00%
	Covered bonds	3.185		319	0	0	0		0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0		0	0	0	0.00%
	Collective investments undertakings (CIU)	1	0	13	0	0	0	0	0	0	0	0.00%
	Equity	110	0	110	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	122		247	0	0	0		0	0	0	0.00%
				770								97 1 204

							Actual					
							31/12/2023	24				
		Exposure	values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)			Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	1,768		0	0	1,761	0		0	0	0	0.00%
	Central governments	2,341		0	0	0	0	0	0	0	0	0.00%
	Regional governments or local authorities	495		0	0	0	0	0	0	0	0	0.00%
	Public sector entities	41		0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	0		0	0	0	0	0	0	0	0	0.00%
	International Organisations	0		0	0	0	0	0	0	0	0	0.00%
	Institutions	0		0	0	0	0	0	0	0	0	0.00%
	Corporates	764		15	0	0	0	0	0	0	0	0.00%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Retail	0		0	0	0	0	0	0	0	0	0.00%
GERMANY	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Secured by mortgages on immovable property	0		0	0	0	0	0	0	0	0	0.00%
	of which: SME	0		0	0	0	0	0	0	0	0	0.00%
	Items associated with particularly high risk	0		0	0	0	0	0	0	0	0	0.00%
	Covered bonds	26		3	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0		0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0		0	0	0	0	0	0	0	0	0.00%
	Equity	0		0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	0		0	0	0	0	0	0	0	0	0.00%
	Standardised Total	5.435	0	18	0	1.761	0	0	0	0	0	0.00%

							Actual					
							31/12/202	24				
		Exposure	values	Risk exposi	ire amounts				Stock of	Stock of	Stock of	
	(min EUR, %)	Non-defaulted		Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1 exposure	provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	3.938	0	0	0	148	3.210	0	0	9	0	0.00%
	Central ovvernments	1.997	0	0	0	16	0	0	0	0	0	0.00%
	Regional governments or local authorities	189	0	38	0	0	0	0	0	0	0	0.00%
	Public sector entities	0	0	0	0	0	0	0	0	0	0	0.00%
	Multilateral Development Banks	7	0	0	0	7	0	0	0	0	0	0.00%
	International Organisations	0	0	0	0	0	0	0	0	0	0	0.00%
	Institutions	32	0	7	0	190	0	0	0	0	0	0.00%
	Corporates	1.741	61	1.428	86	1.016	732	94	2	31	32	34.29%
	of which: SME	947	55	763	77	408	640	87	1	30	27	31.54%
	Retail	668	22	421	27		391		1	8	20	36.30%
UNITED KINGDOM	of which: SME	465	16	269	20	482	291		0	4	10	24.81%
	Secured by mortgages on immovable property	3,831	36	1,322	36	2,845	1,173		1	13	6	13.92%
	of which: SME	294	1	84	1	221	151	2	0	4	0	10.66%
	Items associated with particularly high risk	61	1	91	2	28	44	3	0	2	1	23.37%
	Covered bonds	447	0	45	0	0	0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	2	0	0	0	0	0	0	0	0.00%
	Equity	0	0	0	0	0	0	0	0	0	0	0.00%
	Securitisation											
	Other exposures	72	0	72	0	0	0	0	0	0	0	76.69%
	Standardised Total	12.983	120	3,426	152	4,937	5.550	196	4	64	59	30.02%

							Actual					
							31/12/2023					
		Exposure	values	Risk expos	are amounts				Stock of	Stock of	Stock of	
	(min EUR, %)		Defaulted	Non-defaulted	Defaulted	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	2,299		0	0	2,297	0		0	0	(0.003
	Central governments	85		0	0	0	0		0	0		0.009
	Regional governments or local authorities	2		0	0	0	0		0	0		0.009
	Public sector entities	0		0	0	0	0		0	0		0.009
	Multilateral Development Banks	0		0	0	0	0		0	0		0.009
	International Organisations	0	0	0	0	0	0	0	0	0	(0.009
	Institutions	0	0	0	0	2	0	0	0	0	(0.009
	Corporates	72	0	72	0	62	0	0	0	0	(0.009
	of which: SME	0	0	0	0	0	0	0	0	0	(0.009
	Retail	1	0	1	0	1	0	0	0	0	(61.39%
IRELAND	of which: SME	0	0	0	0	0	0	0	0	0	(52.09%
	Secured by mortgages on immovable property	12	0	4	0	11	1	0	0	0	(12.04%
	of which: SME	0	0	0	0	0	0	0	0	0	(0.00%
	Items associated with particularly high risk	0	0	0	0	0	0	0	0	0	(0.00%
	Covered bonds	0	0	0	0	0	0	0	0	0	(0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	0	(0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	0	(0.00%
	Equity	0		0	0	0	0		0	0		0.00%
	Securitisation											
	Other exposures	1		1	0	0	0		0	0	(0.00%
	Characteristics of Table	2 472	0	70	0	2 274	2	0	0	0		24 120

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodological Note.

EBA EUTOPEAN BANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk STA Danske Bank A/S

Baseline Scenario 31/12/2023 31/12/2025 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stage 1
 Stage 2
 Stage 3
 Stock of provisions for Stage 1
 Stock of provisions for stops 1
 Stock of provisions for stops 1
 Stock of provisions for stops 1
 Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Coverage Ratio -Stage 3 exposure overage Rati Stage 3 exposure 0.72 0.70% 11.00%
0.00%
20.77%
40.94%
29.32%
28.79%
15.49%
16.31%
26.46%
0.00%
0.00%
0.00% 12.409 43.349 42.699 32.109 41.7 16.34 16.4 0.00 0.0 0.001 0.00

												Baseline Scenari										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	118	3	0	0	0	0	11.00%	115	6	0	0	0	0 0	11.00%	112	5	0	0	0	(0 11.00
	Central governments	6	0	0	0	0	0	11.03%	6	1	0	0 0	0	0 0	11.05%	5	1	0	0	0	0	0 11.07
	Regional governments or local authorities	2,192	102	1	0	1	0	10.91%	2,094	199	3	0	1	0	10.92%	2,001	290	5	0	1	1	1 10.93
	Public sector entities	3	0	0	0	0	0	1.58%	3	0	0	0	0	0	1.58%	3		0	0	0		1.58
	Multilateral Development Banks	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0	0	0		0.00
	International Organisations	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0	0	0	(0.00
	Institutions	1	0	0	0	0	0	24.00%	1	0	0	0	0	0	24.00%	1	0	0	0	0	0	0 24.00
	Corporates	20	3	0	0	0	0	23.43%	20	3	0	0	0	0 0	23.51%	19	3	1	0	0		23.56
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0	0	0		0.00
	Retail	0	0	1	0	0	0	8.49%	0	0	1	0	0	0	8.49%	0	0	1	0	0	0	8.50
DENMARK	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00
	Secured by mortgages on immovable property	44	1	1	0	0	0	11.28%	43	2	1	0	0	0	11.17%	42	3	1	0	0		0 11.06
	of which: SME	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0	0	0 0	0	0 0	0.00%	0	0	0	0	0	0	0.00
	Covered bonds	0	0	0	0	0	0	0.00%	0	0	0	0	0	0 0	0.00%	0		0	0	0		0.00
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00
	Collective investments undertakings (CIU)	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	0	0.00
	Equity	0	0	0	0	0	0	0.00%	0	0	0	0 0	0	0 0	0.00%	0	(0	0	0	(0.00
	Securitisation																					
	Other exposures	0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0		0	0			0.00
	Standardised Total	2,385	110	4	0	1	0	11.06%	2,282	211	6	0	1	1 1	11.42%	2,184	306	8	0	1	1	11.58

												Baseline Scenari										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	342	16	1	0 0	0 0	0	11.00%	327	32	0	0	0	0	11.00%	312	46	0	0	0	1	11.00%
	Central governments	3	0	-	0 0	0 0	0	9.94%	3	0	0	0	0	0	9.94%	3	0	0	0	0	1	9,94%
	Regional governments or local authorities	246	18	-	0 0	0 0	0	10.73%	229	34	1	0	0	0	2.50%	214	49	2	0	0	1	0 1.42%
	Public sector entities	0	0	-	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00%
	Multilateral Development Banks	0	0	-	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00%
	International Organisations	0	0	-	0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	1	0.00%
	Institutions	0	0	Ţ	0 0	0 0		0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0		0.00%
	Corporates	16	2		0 0	0 0	0	19.77%	17	1	0	0	0	0	20.58%	17	1	0	0	0	<u>ا</u>	21.00%
	of which: SME	0	0		0 0	0 0	0	0.00%	1	0	0	0	0	0	0.00%	1	0	0	0	0	<u>ا</u>	0 0.00% 0 13.45% 0 18.49% 8 21.49% 7 21.23%
	Retail	8	27		0 0	0 0	0	15.63%	8	27	1	0	0	0	14.09%	8	27	1	0	0	<u>ا</u>	13.45%
SWEDEN	of which: SME	1	0		0 0	0 0	0	18.49%	1	0	0	0	0	0	18.49%	0	0	0	0	0	<u>ا</u>	18.49%
	Secured by mortgages on immovable property	330	179	2	3 1	5	5	20.05%	374	128	29	1	4	6	21.04%	384	112	35	1	3	۶	21.49%
	of which: SME	314	175	2	2 1	5	4	19.80%	356	126	29	1	4	6	20.77%	366	110	35	1	3	7	21.23%
	Items associated with particularly high risk	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	<u>ا</u>	0.00%
	Covered bonds	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	<u>ا</u>	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	<u>ا</u>	0.00%
	Collective investments undertakings (CIU)	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	<u>ا</u>	0.00%
	Equity	0	0		0 0	0 0	0	0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	<u>ا</u>	0.00%
	Securitisation																				<u> </u>	
	Other exposures	3	19			0 0	0	11.24%	3	19	0	0	0	0	11.18%	3	19	1	0	0		11.16%
	Standardied Total																					

												Baseline Scenario)									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
1	Central banks	7,707	723		3 1	5	1	11.00%	7,036	1,391	14	1	5	5	11.00%	6,423	1,998	21	1	4	2	11.009
	Central governments	104	26		0 0	0	(10.98%	83	46	0	0	0	0	10.40%	67	62	0	0	0	(9.909
	Regional governments or local authorities	1,144	188		1 0	1	(10.02%	1,027	303	3	0	1	1 (9.57%	941	386	5	0	1	(9.29%
	Public sector entities	26	2		0 0	0	(9.87%	27	1	0	0	0	0	10.11%	27	1	0	0	0	(10.23%
	Multilateral Development Banks	0	(0 0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00%
	International Organisations	0	(0 0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00%
	Institutions	0	(0 0	0	(14.49%	0	0	0	0	0	0	14.51%	0	0	0	0	0	(14.52%
	Corporates	35	13		2 0	0		68.43%	36	12	3	0	0	2	58.15%	36	11	4	0	0	2	51.90%
	of which: SME	8	*		2 0	0		83.25%	9	3	2	0	0	2	76.78%	9	2	2	0	0	2	72.37%
	Retail	697	266	12	4	11	33	25.85%	718	213	161	¢	9	40	24.91%	711	190	191	4	8	46	24.29%
FINLAND	of which: SME	340	155	5	7 1	7	16	28.12%	371	116	70	2	6	5 15	27.84%	376	99	81	2	5	22	27.68%
	Secured by mortgages on immovable property	2,071	195	1	3 0	2		5.69%	2,068	196	20	0	2	2 1	5.45%	2,064	194	26	0	2	1	5.33%
	of which: SME	2,058	196	1	3 0	2		5.69%	2,054	195	20	0	2	2 1	5.45%	2,050	193	26	0	2	1	5.33%
	Items associated with particularly high risk	0	(0 0	0	(32.47%	1	0	0	0	0	0	32.47%	1	0	0	0	0	(32.40%
	Covered bonds	0	(0 0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(
	Claims on institutions and corporates with a ST credit assessment	0	(0 0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00%
	Collective investments undertakings (CIU)	0	(0 0	0	(0.00%	0	0	0	0	0	0	0.00%	0	0	0	0	0	(0.00%
	Eaulty	0			0		(0.00%	0	0	0	0	0		0.00%	0	0	0	0	0		0.00%
	Securitisation																					
	Other exposures	0			0		(0.00%	0	0	0	0	0		0.00%	0	0	0	0	0		0.00%
	Standardised Total	11.785	1.421	15	5	19	33	23.95%	10.995	2.163	202	5	17	45	22.28%	10.269	2.843	247	5	16	53	21.24%

EBA EUROPEAN EANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk STA Danske Bank A/S

No. 101	No. 10.1 No. 10.1 <th< th=""><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th>Baseline Scenario</th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th><th></th></th<>													Baseline Scenario										
Norm Norm <th< th=""><th>No. No. No.</th></th<> <th></th> <th></th> <th></th> <th></th> <th></th> <th>31/12/2023</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>31/12/2024</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>31/12/2025</th> <th></th> <th></th> <th></th>	No.						31/12/2023							31/12/2024							31/12/2025			
NUM No	NOM Nom <th></th> <th>(min File %)</th> <th>Stage 1 exposure</th> <th>Stage 2 exposure</th> <th>Stage 3 exposure</th> <th>provisions for Stage 1</th> <th>provisions for Stage 2</th> <th>provisions for Stage 3</th> <th>Coverage Ratio - Stage 3 exposure</th> <th>Stage 1 exposure</th> <th>Stage 2 exposure</th> <th>Stage 3 exposure</th> <th>provisions for Stage 1</th> <th>provisions for Stage 2</th> <th>provisions for Stage 3</th> <th>Coverage Ratio - Stage 3 exposure</th> <th>Stage 1 exposure</th> <th>Stage 2 exposure</th> <th>Stage 3 exposure</th> <th>provisions for Stage 1</th> <th>provisions for Stage 2</th> <th>provisions for Stage 3</th> <th>Coverage Ra Stage 3 exposure</th>		(min File %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ra Stage 3 exposure
NAME Image: marge:	Action Action		Central banks	0	0	(0	0	0	11.00%	0	0	0	0	(0	11.00%	0		0 0		0 0	(1
NORM Image: marge:	NOW Image: marked in the second		Central governments Regional governments or local authorities	54	5	0	0	0	0	9.45%	50	9	0	0		0	10.68%	46	1	12 0		0 0	0	1 1
Another set in the se	MANUAL		Public sector entities	63	5		0	ő	ő	92.64%	59	°	ő	0		0	92.64%	55	1	13 (0 0		5
NAMY Image: mark mark mark mark mark mark mark mark	ADMA			0	0	(0	0	0		0	0	0	0	(0	0.00%	0		0 0		0 0	(5
NORM And And <td>NOUND Nounce Nounce<td></td><td>Institutions</td><td>30</td><td>3</td><td></td><td>0</td><td>0</td><td>0</td><td>10.92%</td><td>29</td><td>4</td><td>0</td><td>0</td><td></td><td>0</td><td>10.99%</td><td>28</td><td></td><td>5 0</td><td></td><td>0 0</td><td></td><td>3</td></td>	NOUND Nounce Nounce <td></td> <td>Institutions</td> <td>30</td> <td>3</td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td>10.92%</td> <td>29</td> <td>4</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>10.99%</td> <td>28</td> <td></td> <td>5 0</td> <td></td> <td>0 0</td> <td></td> <td>3</td>		Institutions	30	3		0	0	0	10.92%	29	4	0	0		0	10.99%	28		5 0		0 0		3
A A A A A A A A A A A A A A A A A	NEW Mathematical and a construction of a con		Corporates	22	5	(0	0	0	18.81%	19	7	0	0	(0	19.33%	17	1	10 (0 0	())
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	$ \text{MANY } \begin{tabular}{ c c c c c c c c c c c c c $		or which: SME Retail	0	0		0	0	0	97.09%	0	0	0	0		0		0		0 0		0 0	()
$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$	Approximation Approxim	NORWAY		0	0		0		0	0.00%	0	0	0	0	c	0	0.00%	0		0 0		0 0	0	_
Image: state				0	0		0	0	0		0	0	0	0		0		0		0 0		0 0		,
Image: state	1 + 1 + 1 + 1 + 1 + 1 + 1 + 1 + 1 + 1		Items associated with particularly high risk	0	0		0				0	0		0	-	0	0.00%	0		0 0	-	0 0	-	_
Image: product of the state	Mark		Claims on institutions and corporates with a ST credit assessment	0	0		0	0	0	0.00%	0	0	0	0		0	0.00%	0		0 0		0 0		
$ \begin{tabular}{ c c c c c c c c c c c c c c c c c c c$	Manual		Collective investments undertakings (CIU)	0	0	0	0	0	0		0	0	0	0	0	0	0.00%	0		0 0		0 0	0	_
Weak way	Warp is or is a set of the s		Securitisation		0						0	0				0		0				0		
Alternative constrained and and any operation of the state o	CENTRE Normalization Normalization </td <td></td> <td></td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0.00%</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td></td> <td>0</td> <td></td> <td>0</td> <td></td> <td>0 0</td> <td></td> <td>0 0</td> <td>0</td> <td>_</td>			0	0		0	0	0	0.00%	0	0		0		0		0		0 0		0 0	0	_
Image: Note the set of the set o	Image: Normal integration integratina integration integratina integratina integratina integ		Iotanoaroiseo Total	107	10					04.51.76	130						03.00 %	140				×1 1		
Line Norm	CENN Cent Cent <th< td=""><td></td><td></td><td></td><td></td><td></td><td>31/12/2023</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>,</td><td></td><td></td><td>1</td><td></td><td></td><td>31/12/2025</td><td></td><td></td><td>_</td></th<>						31/12/2023								,			1			31/12/2025			_
Other Dat Dat </td <td>Internet Internet Interne Internet Internet</td> <td></td> <td></td> <td>Stage 1</td> <td>Stage 2</td> <td>Stage 3</td> <td>provisions for</td> <td>provisions for</td> <td>Stock of provisions for</td> <td>Coverage Ratio -</td> <td>Stage 1</td> <td>Stage 2</td> <td>Stage 3</td> <td>provisions for</td> <td>provisions for</td> <td>provisions for</td> <td>Coverage Ratio -</td> <td>Stage 1</td> <td>Stage 2</td> <td>Stage 3</td> <td>provisions for</td> <td>provisions for</td> <td>provisions for</td> <td>Coverage</td>	Internet Interne Internet Internet			Stage 1	Stage 2	Stage 3	provisions for	provisions for	Stock of provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Coverage Ratio -	Stage 1	Stage 2	Stage 3	provisions for	provisions for	provisions for	Coverage
CENNU Image: manage in the second in the secon	LEANN Image: marked biase in the second		(min EUR, %)	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure	exposure	exposure	exposure	Stage 1 exposure	Stage 2 exposure	Stage 3	expo
LEANN Image: marked marke				1,683	77	1	0	1	0	11.00%	1,609	151	1	0	1	0	11.00%	1,537	22	2		0 1	(
LEMAN Ale and a legation Ale and a legation </td <td></td> <td></td> <td></td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0</td> <td>0</td> <td>0.00%</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td></td> <td>0</td> <td>0.00%</td> <td>0</td> <td></td> <td>0 0</td> <td></td> <td>0 0</td> <td></td> <td></td>				0	0		0	0	0	0.00%	0	0	0	0		0	0.00%	0		0 0		0 0		
CERMAN Image Image <t< td=""><td>CENNI Image: main in the image: main interment interment</td><td></td><td>Public sector entities</td><td>0</td><td>0</td><td></td><td>0</td><td>0</td><td>0</td><td>0.00%</td><td>0</td><td>0</td><td>0</td><td>0</td><td>(</td><td>0</td><td>0.00%</td><td>0</td><td></td><td>0 0</td><td></td><td>0 0</td><td>(</td><td>-</td></t<>	CENNI Image: main in the image: main interment		Public sector entities	0	0		0	0	0	0.00%	0	0	0	0	(0	0.00%	0		0 0		0 0	(-
CERMIN Image: manual manua			International Ornanisations	0	0		0	0	0		0	0	0	0	0	0		0		0 0		0 0	0	-
	OPENANT Image: marked mar		Institutions	0	0		0	0	0	0.00%	0	0	0	0	(0	0.00%	0		0 0		0 0	(-
GENAN Image: Control in the control			Corporates of which: SME	0	0		0	0	0	0.00%	0	0	0	0	0	0	0.00%	0		0 0		0 0	0	-
Number Control Control <th< td=""><td></td><td>055144197</td><td>Retail</td><td>ő</td><td>0</td><td>(</td><td>0</td><td>0</td><td>0</td><td>20.62%</td><td>0</td><td>0</td><td>0</td><td>0</td><td>c</td><td>0</td><td>18.20%</td><td>0</td><td></td><td>0 0</td><td></td><td>0 0</td><td></td><td></td></th<>		055144197	Retail	ő	0	(0	0	0	20.62%	0	0	0	0	c	0	18.20%	0		0 0		0 0		
$ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$	unter training under tr	GERMANY		0	0		0	0	0		0	0	0	0	0	0	0.00%	0		0 0		0 0	0	-
Mark mark mark mark mark mark mark mark m	Image: state		of which: SME	ő	0	(0	0	0	0.00%	0	0	0	0	c	0	0.00%	0		0 0		0 0		
$ \begin{array}{ $	NUTE NUM Anima and a strateging an			0	0	0	0	0	0		0	0	0	0	0	0		0		0 0		0 0	0	-
Implementation Impleme	Image: Single		Claims on institutions and corporates with a ST credit assessment	ő	0	(0	0	0	0.00%	0	0	0	0	c	0	0.00%	0		0 0		0 0		
$ \begin{tabular}{ c c c c c c c c c c c c c c c c c c c$	$ \begin{array}{ $		Collective investments undertakings (CIU) Fruity	0	0	0	0	0	0		0	0	0	0	0	0	0.00%	0		0 0		0 0	0	-
Number basis State	Indexest bit Index		Securitisation									-												1
International problem in the state of the state	Image: problem in the strength of the s			0 1.683	77	(0	0	0		1.609	0 151	0	0	1	0	0.00%	1.538	22	0 0 2 2		0 0	0	
UNTED KINCOM Cond was	Untro Number Supple S													Baseline Scenario										
Unter Nice Bark	Line (no. 1) Band (no. 1)<								1				1			1				1	1	1	1	
UNITED KINCOM Conditional matrix Conditional	Introduction 2.00			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverag Stay expo
Image: Note of the local state of the local sta	International biological biologi		Central banks	2,441	910	7	1	5	1	11.00%	2,956	388	14	1		2		3,068	26	9 21		1 2		2
Number Number Participation Partitesticpation Participation Part	Image: State			13	4	(0	0	0	2.88%	12	4	0	0	0	0	3.64%	12		4 (0 0	(_
International system Internati	UNTED KINGOM Image: State		Public sector entities	ő	0		a a	ő	ő	0.00%	0	ő	ő	0		0	0.00%	0		0 0		0 0		
Interview Interview <t< td=""><td>Introduce Introduce <t< td=""><td></td><td>Multilateral Development Banks</td><td>7</td><td>0</td><td></td><td>0</td><td></td><td></td><td>11.00%</td><td>6</td><td>0</td><td></td><td>0</td><td>-</td><td>0</td><td>11.00%</td><td>6</td><td></td><td>1 0</td><td>-</td><td>0 0</td><td>-</td><td>_</td></t<></td></t<>	Introduce Introduce <t< td=""><td></td><td>Multilateral Development Banks</td><td>7</td><td>0</td><td></td><td>0</td><td></td><td></td><td>11.00%</td><td>6</td><td>0</td><td></td><td>0</td><td>-</td><td>0</td><td>11.00%</td><td>6</td><td></td><td>1 0</td><td>-</td><td>0 0</td><td>-</td><td>_</td></t<>		Multilateral Development Banks	7	0		0			11.00%	6	0		0	-	0	11.00%	6		1 0	-	0 0	-	_
Second State Second State<	unter black of all and all all all all all all all all all al		Institutions		8		0	0	0	11.30%	174		1	0		0	17.30%	167	2	1 2		0 1		
Hardi Table Table <th< td=""><td>Intel facial 320 32</td><td></td><td></td><td></td><td></td><td>115</td><td>2</td><td>22</td><td>41</td><td></td><td></td><td></td><td></td><td>2</td><td>15</td><td>46</td><td></td><td></td><td></td><td></td><td></td><td>2 13</td><td>51</td><td>_</td></th<>	Intel facial 320 32					115	2	22	41					2	15	46						2 13	51	_
Grant Instruction space 1,22 1,27 1,27 1,21 1,	Score for expression and services 3.62 5.74 7.7 1					10	1	. 7	35	40.53%	795			1	12	40						1 6	42	
of which 00 01 020 0	of and big Official bar (a) Offic	UNITED KINGDOM					0	4	15					0	4	16						0 3	17	<u> </u>
Them sectorized with sectorized withexact with sectorized withexact with sectorized wit	$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$		of which: SME		108		0	4	12	22.64%	269	97	7	0	4	15	24.29%					0 3	12	
Other generation with \$1 To varid assessment 0 <td>Colore an electronic of a 9 Tore 2 assessment 0 <td< td=""><td></td><td>Items associated with particularly high risk</td><td>49</td><td>21</td><td></td><td>0</td><td>1</td><td>1</td><td>27.64%</td><td>55</td><td>15</td><td>6</td><td>0</td><td>1</td><td>1</td><td>26.90%</td><td>57</td><td>1</td><td>12 6</td><td></td><td>0 1</td><td></td><td>+</td></td<></td>	Colore an electronic of a 9 Tore 2 assessment 0 <td< td=""><td></td><td>Items associated with particularly high risk</td><td>49</td><td>21</td><td></td><td>0</td><td>1</td><td>1</td><td>27.64%</td><td>55</td><td>15</td><td>6</td><td>0</td><td>1</td><td>1</td><td>26.90%</td><td>57</td><td>1</td><td>12 6</td><td></td><td>0 1</td><td></td><td>+</td></td<>		Items associated with particularly high risk	49	21		0	1	1	27.64%	55	15	6	0	1	1	26.90%	57	1	12 6		0 1		+
Collection between undertakings (CU) 0	Calculate instanting substrations (TUI) 0		Covered bonds Claims on institutions and corporates with a ST credit assessment	0	0				0	0.00%	0	0	0	0		0	0.00%	0		0 0		0 0		1
Securitarian I </td <td>Scatification O <</td> <td></td> <td>Collective investments undertakings (CIU)</td> <td>0</td> <td>0</td> <td>(</td> <td>0</td> <td>0</td> <td>0</td> <td>0.00%</td> <td>0</td> <td>õ</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>0.00%</td> <td>0</td> <td></td> <td>0 0</td> <td></td> <td>0 0</td> <td>0</td> <td>-</td>	Scatification O <		Collective investments undertakings (CIU)	0	0	(0	0	0	0.00%	0	õ	0	0	0	0	0.00%	0		0 0		0 0	0	-
Other excessiones 0 0 0 0 0 0 76.69% 0 0 0 0 76.69% 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Other properties 0 0 0 0 0 7,65% 0		Securitisation	0	0		· · · · ·	0	•	0.00%	0	0	•	0	- · · ·	0	0.00%	0		0 0		0 0		<u> </u>
577647667216721 6711 7,7471 2,0731 2851 4 36 81 360595 8,655 1,9021 321 4 36 93 28.89% 8,638 1,669 376 4 34 163			Other exposures	0	0	(0	0	0		0	0	0	0	(0		0		0 0		0 0	(0
	Basilité Sceauly		Standaroneed total	7,747	z,673	263	4	50	81	30.93%	8,459	1,902	321	4	1 38	93	28.86%	8,638	1,66	376		*1 34	103	<u> </u>

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ri Stage 3 exposur
	Central banks	2 297	(1 1				0.00%	2 297			0	0	0	0.00%	2.297	0	0	0	0	0	1
	Central governments	0	(0.00%	0	0		0	0	0	0.00%	0	0	0	0		0	
	Regional governments or local authorities	0						0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0
	Public sector entities	0	(1	(0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.
	Multilateral Development Banks	0	(1	(0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.
	International Organisations	0	() ((0	(0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.
	Institutions	2	() ((0	(0.00%	2	0	0	0 0	0	0	0.00%	2	0	0	0	0	0	0.1
	Corporates	62	() ((0	(0.00%	62	0	0	0 0	0	0	0.00%	62	0	0	0	0	0	0.1
	of which: SME	0	() ((0	(0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.
	Retail	1	() ((72.04%	1	0		0 0	0	0	72.04%	1	0	0	0	0	0	72.1
IRELAND	of which: SME	0	0	1		0		59.15%	0	0		0 0	0	0	59.15%	0	0	0	0	0	0	59.
	Secured by mortgages on immovable property	11	1	1. (0		13.56%	11	1		0 0	0	0	13.56%	11	1	0	0	0	0	13.5
	of which: SME	0	0	1		0		0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.0
	Items associated with particularly high risk	0	0	1		0		0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.0
	Covered bonds	0	0	1		0		0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.1
	Claims on institutions and corporates with a ST credit assessment	0	0	1		0		0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.0
	Collective investments undertakings (CIU)	0	0	1		0		0.00%	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.0
	Eauity	0	(0 (0	0 0	0	0.00%	0	0 0	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.0
	Securitisation																				L	
	Other exposures	0	(1 1	(0 0	0	0.00%	0	0 0	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.0
	Standardised Total	2.374	2			0		39.73%	2.374	2	0		0	0	39.73%	2.374	2	0	0	0	0	39.73

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk STA Danske Bank A/S

Adverse Scenario 31/12/2023 31/12/2025 31/12/2024
 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stock of provisions for
 Stock of provisions for
 Stock of provisions for

 Stage 1
 Stage 2
 Stage 2

 exposure
 exposure
 exposure

 Stage 1
 Stage 2
 Stage 3
 Stock of provisions for Stage 1
 Stock of stage 1
 Stock of stage 2
 Stock of stage 2

 exposure
 exposure
 stage 1
 stage 2
 stage 2
 Stage 1 Stage 2 Stage 3 exposure exposure exposure Coverage Ratio Stage 3 exposure Stage 1 Stage 2 exposure exposure Coverage Ratio -Stage 3 exposure overage Rati Stage 3 exposure 0.58 0.94% 2.60% 0.00% 20.22% 46.72% 28.52% 29.43% 32.44% 33.64% 32.98% 0.00% 0.00% 11.329 50.239 50.569 31.289 49.74 31.69 31.24 29.81 32.12 0.00 0.0 0.00

												Adverse Scenario										
					31/12/2023							31/12/2024							31/12/2025			
	(min EUP, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	117	4	1	0 0	0		11.00%	116	5		0	0	0	11.00%	116	9	(0		J (0 11.005
	Central governments	6	1	(0 0	0	0	10.93%	6	1	0	0	0	0	10.97%	5	1		0		1	10.989
	Regional governments or local authorities	2,150	143		3 0	1		10.91%	2,098	192	6	0	1	1	10.93%	2,049	240	3				1 10.949
	Public sector entities	3	0		0 0	0		1.89%	3	0		0	0	0	2.17%	3					/ /	0 2.209
	Multilateral Development Banks	0	0		0 0	0		0.00%	0	0		0	0	0	0.00%	0						0.009
	International Organisations	0	0		0 0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	(0 0			J 0.00
	Institutions	1	0		0 0	0	0	0.00%	1	0	0	0	0	0	24.00%	1	((0	(24.009
	Corporates	17	6		0 0	0	0	29.26%	18	4	1	0	0	0	30.03%	18	4	1			/ 6	0 30.209
	of which: SME	0	0		0 0	0		0.00%	0	0	0	0	0	0	0.00%	0	0	(0 0			0.009
	Retail	0	0		0	0	0	8.98%	0	0	1	0	0	0	8.99%	0	(1	0	(J 8.99
DENMARK	of which: SME	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	((0	(0.009
	Secured by mortgages on immovable property	43	2		0	0		15.95%	43	2	2	0	0	0	17.00%	42	2					0 17.69
	of which: SME	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	((0	(0.009
	Items associated with particularly high risk	0	0	1	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0			. 0	0.009
	Covered bonds	0	0		0 0	0		0.00%	0	0		0	0	0	0.00%	0	(4 6	0.009
	Claims on institutions and corporates with a ST credit assessment	0	0		0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	((0	(0.009
	Collective investments undertakings (CIU)	0	0	1	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%	0	(0			. 0	0.00
	Equity	0	0		0 0	0	0	0.00%	0	0	6	0	0	0	0.00%	0	((0 0	(<u> </u>	0.009
	Securitisation																				4	4
	Other exposures	0	0	1	0 0	0		0.00%	0	0		0	0	0	0.00%	0				0		0.00
	Standardised Total	2,338	155	6	i 0	2	1 1	13.05%	2,285	203	10	0	1 1	1	13.64%	2,236	252	11	. 0	1 1	. 2	2 14.00%

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	342	16		0 0	0 0		11.00%	331	27	1 1	1 0	0	0 0	11.00%	329	28	2	0	0	0	11.0
	Central oovernments	3	0		0 0	0 0		9.94%	3	0	0	0 0	0	0 0	2.72%	3	0	0	0	0	0	2.3
	Regional governments or local authorities	246	18		0 0	0 0		10.73%	238	24		3 0	0	0 0	0.84%	228	31	5	0	0	0	0.4
	Public sector entities	0	0		0 0	0 0		0.00%	0	0	0	0 0	0	0 0	0.00%	0	0	0	0	0	0	
	Multilateral Development Banks	0	0		0 0	0 0		0.00%	0	0	0	0 0	0	0 0	0.00%	0	0	0	0	0	0	0.0
	International Organisations	0	0		0 0	0 0		0.00%	0	0	0	0 0	0	0 0	0.00%	0	0	0	0	0	0	0.0
	Institutions	0	0		0 0	0 0		0.00%	0	0	0	0 0	0	0 0	0.00%	0	0	0	0	0	0	0.0
	Corporates	13	6		0 0	0 0		27.65%	15	3	1	1 0	0	0 0	28.28%	14	4	1	0	0	0	28.2
	of which: SME	0	1		0 0	0 0		0.00%	0	0	0	0 0	0	0 0	0.00%	0	0	0	0	0	0	0.00
	Retail	5	30		1 (0 0		13.51%	6	27		2 0	0	0 0	12.09%	6	26	3	0	0	0	11.82
SWEDEN	of which: SME	1	0		0 0	0 0		21.91%	1	0	0	0 0	0	0 0	24.08%	0	0	0	0	0	0	23.7
	Secured by mortgages on immovable property	185	315	3	2 2	2 18	1	31.81%	311	153	61	8 2	9	9 24	34.78%	285	157	90	1	12	32	35.40
	of which: SME	175	304	3	2 2	2 18	1	31.46%	296	148	61	6 1	9	9 23	34.36%	272	151	88	1	11	31	35.00
	Items associated with particularly high risk	0	0		0 0	0 0		0.00%	0	0	0	0 0	0	0 0	0.00%	0	0	0	0	0	0	0.00
	Covered bonds	0	0		0 0	0 0		0.00%	0	0	0	0 0	0	0 0	0.00%	0	0	0	0	0	0	0.00
	Claims on institutions and corporates with a ST credit assessment	0	0		0 0	0 0		0.00%	0	0	0	0 0	0	0 0	0.00%	0	0	0	0	0	0	0.00
	Collective investments undertakings (CIU)	0	0		0 0	0 0		0.00%	0	0	0	0 0	0	0 0	0.00%	0	0	0	0	0	0	0.00
	Equity	0	0		0 0	0		0.00%	0	0		0 0	0	0 0	0.00%	0	0	0	0	0	0	0.00
	Securitisation																					
	Other exposures	2	20		0 0	0		10.72%	3	18	1	1 0	0	0 0	10.79%	3	18	2	0	0	0	10.78

												Adverse Scenario	•									
					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks	7,680	740	2	2	0 6		11.00%	7,210	1,193	38	0	7	4	11.00%	7,104	1,264	74	0	D 11	8	11.00
	Central governments	103	26		2	0 0		10.98%	103	26	0	0	0 0	0	10.60%	81	48	1	0	0 0	0	10.45
	Regional governments or local authorities	1,121	208			0		10.04%	1,105	221	7	0	1	1	9.14%	982	343	9	0	0 2	1	8.88
	Public sector entities	26	2		2	0 0		10.10%	26	2	1	0	0 0	0	10.32%	24	3	1	0	0 0	0	10.36
	Multilateral Development Banks	0	(2	0 0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0 0	0	0.009
	International Organisations	0	(2	0 0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0 0	0	0.009
	Institutions	0	(2	0 0		14.58%	0	0	0	0	0 0	0	13.86%	0	0	0	0	0 0	0	13.709
	Corporates	29	18			0 0		56.07%	31	15	6	0	0 0	2	44.41%	28	17	7	0	0 1	3	40.949
	of which: SME	6			2	0 0		76.12%	7	4	3	0	0 0	2	66.82%	7	4	3	0	0 0	2	63.339
	Retail	525	383	18		5 18	4	24.59%	509	324	259	2	2 14	61	23.58%	492	302	298	2	2 14	69	23.269
FINLAND	of which: SME	246	231	7)	0 12	2	27.95%	282	165	110	0	9	30	27.65%	277	153	126	0	9	35	27.569
	Secured by mortgages on immovable property	2,008	255	2	2	0		18.41%	2,049	203	32	0	5	6	18.86%	2,035	210	38	0	0 6	7	18.999
	of which: SME	1,995	254	2	2	0		18.42%	2,036	202	32	0	5	6	18.89%	2,022	209	38	0	0 6	7	19.029
	Items associated with particularly high risk	0	1		2	0 0		33.00%	0	0	0	0	0 0	0	33.23%	0	0	0	0	0 0	0	33.279
	Covered bonds	0	(2	0 0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0 0	0	0.009
	Claims on institutions and corporates with a ST credit assessment	0	(2	0 0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0 0	0	0.00%
	Collective investments undertakings (CIU)	0	(2	0 0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0 0	0	0.00%
	Eaulty	0	(2	0 0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0 0	0	0.00%
	Securitisation																					
	Other exposures	0	(2	0 0		0.00%	0	0	0	0	0 0	0	0.00%	0	0	0	0	0 0	0	0.00%
	Standardiced Total	11.402	1 622	22.		E 21	6	22.0004	11 024	1 092	242	2	27	76	21 760/-	10 746	2 1 9 9	427	2	22	00	20 70%

EBA EUROPEAN EANKING AUTHORITY

2023 EU-wide Stress Test: Credit risk STA Danske Bank A/S

NUM No													Adverse Scenario										
No. N						31/12/2023	-						31/12/2024						1	31/12/2025	-		
$ \text{NOM} \\ Intermediation of the second $		(min File %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Stag expos
ACMANE AND			0	0	((0	(11.00%	0	0	0	0	0	0		0) () (0 0	0	1
			54	5	0	0	0		9.45%	52	6	0	0	0	0	10.91%	51		7		0 0	0	-
		Public sector entities	63	5			0			62	5	0	0	0	0	7.57%	62		5		0 0	0	
		Multilateral Development Banks	0	0	(0	0		0.00%	0	0	0	0	0	0	0.00%	0				0 0	0	1
$ NOW 1 \qquad $		International Organisations	0	0	0	(0		0.00%	0	0	0	0	0	0	0.00%	0		1		0 0	0	
$ SAW \\ Here examples a second secon$		Institutions	29	3			0		20.92%	29	4	0	0	0	0	10.99%	28				0 0	0	-
$ \text{MW} = \prod_{i=1}^{n} \left(\frac{1}{1}, \frac{1}$		of which: SME	0	0	Č	č	ő		0.00%	0	0	ő	0	0	0	0.00%	0				0 0	0	
I = I = I = I = I = I = I = I = I = I	NODWAY	Retail	0	0	((0		97.07%	٥	0	0	0	0	0	97.00%	0		2		0 0	0	-
$ \left\ $	NORWAT	of which: SME Secured by mortnanes on immovable property	0	0					0.00%	0	0		0	0	0	0.00%	0				0	0	-
			0	0	((0			0	0	0	0	0	0		0	-			0 0	0	
			0	0		9				0	0	0	0	0	0		0				0 0	0	<u> </u>
MARKAR PARAMENTAL			0	0						0	0		0	0	0		0				0	0	-
$ \int \left(\frac{1}{2} + 1 \right) + 1 + 1 + 1 + 1 + 1 + 1 + 1 + 1 + 1 + $		Collective investments undertakings (CIU)	0	0	(0		0.00%	0	0	0	0	0	0	0.00%	0		i i		0 0	0	1
Array y = y			0	0		0	0		0.00%	0	0	0	0	0	0	0.00%	0			0	0 0	0	-
Note that O O O O<		Securitisation Other emosures	0	0					0.00%	0	0		0	0	0	0.00%	0				0	0	-
		Standardised Total	167	18	0		1	0	80.02%	164	20	1	0	0	0	35.92%	162	21			o o	1	
A proper prop													Adverse Scenario	,									_
CERMINE IN THE ALL ALL ALL ALL ALL ALL ALL ALL ALL AL					1		1	1			1	1		1	1	-			1	1	1		
$ \text{GRWM} = \frac{1}{10} + \frac{1}{10} $			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for	provisions for	Covera St ex
$NEEWN = \frac{1}{1000} \left(\frac{1}{1000} + \frac{1}$						exposure	exposure	exposure					exposure	exposere	exposure					exposure	exposere	exposure	
		Central banks	1,640	119			1		0.00%	1,62/	129	5	0	1	1	0.00%	1,616	19			1	1	1
		Regional governments or local authorities	0	0	(0	0		0.00%	0	0	0	0	0	0	0.00%	0				0 0	0	1
		Public sector entities	0	0	((0		0.00%	٥	0	0	0	0	0	0.00%	0		1	0	0 0	0	
		Multilateral Development Banks Teternational Organizations	0	0		0	0		0.00%	0	0	0	0	0	0	0.00%	0				0 0	0	-
		Institutions	ő	0		c c	ő		0.00%	0	0	ő	0	0	0	0.00%	0				0 0	0	-
		Corporates	0	0	((0			0	0	0	0	0	0		0) ()	0	0 0	0	
			0	0	(0	0			0	0	0	0	0	0		0				0 0	0	_
	GERMANY		0	0			0			0	0	0	0	0	0		0				0	0	1
NUTE NUM	0210 0 011	Secured by mortpages on immovable property	0	0	(0		0.00%	0	0	0	0	0	0	0.00%	0		i i		0 0	0	
NUTE NUM Signal state stat			0	0	0	0	0		0.00%	0	0	0	0	0	0	0.00%	0				0 0	0	-
		Items associated with earticularly high risk Crivered hands	0	0			0		7.54%	0	0	0	0	0	0	25.44%	0				0	0	1
		Claims on institutions and corporates with a ST credit assessment	0	0	(0		0.00%	0	0	0	0	0	0	0.00%	0		i i		0 0	0	1
Origination		Collective investments undertakings (CIU)	0	0	0	(0		0.00%	0	0	0	0	0	0	0.00%	0		1		0 0	0	
Origination		Equity	0	0		0	0		0.00%	0	0	0	0	0	0	0.00%	0			0	0 0	0	+
NUME Nume <th< td=""><td></td><td>Other exposures</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td></td><td></td><td>٥</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0.00%</td><td>0</td><td></td><td></td><td></td><td>0 0</td><td>0</td><td>-</td></th<>		Other exposures	0	0	0	0	0			٥	0	0	0	0	0	0.00%	0				0 0	0	-
NUMBER Units Units </td <td></td> <td>Standardised Total</td> <td>1.640</td> <td>119</td> <td>2</td> <td></td> <td>1</td> <td></td> <td>11.03%</td> <td>1.627</td> <td>129</td> <td>5</td> <td>0</td> <td>1</td> <td>1</td> <td>11.03%</td> <td>1.616</td> <td>136</td> <td>i 9</td> <td></td> <td>1 1</td> <td>1</td> <td>1</td>		Standardised Total	1.640	119	2		1		11.03%	1.627	129	5	0	1	1	11.03%	1.616	136	i 9		1 1	1	1
Unter transmission Transmi														•									
Unite Name Rest						-	Sheek of	Stock of						Stock of	Stark of					1	-	Stock of	-
Image: state			Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Cover S ex
NUTED KINOM I <thi< th=""> I <thi< th=""> <thi< th=""> <thi< th=""> <thi< t<="" td=""><td></td><td>Central banks</td><td>387</td><td>2,950</td><td>21</td><td>1</td><td>18</td><td>i i i</td><td>11.00%</td><td>1,917</td><td></td><td>88</td><td>2</td><td>8</td><td>10 0</td><td>11.00%</td><td>1,839</td><td>1,39</td><td>5 12</td><td>3 3</td><td>2 <u>12</u> 0 0</td><td>14 0</td><td></td></thi<></thi<></thi<></thi<></thi<>		Central banks	387	2,950	21	1	18	i i i	11.00%	1,917		88	2	8	10 0	11.00%	1,839	1,39	5 12	3 3	2 <u>12</u> 0 0	14 0	
UNITED KINGON Indication Indi		Regional governments or local authorities	0	0	((0		0.00%	٥	0	0	0	0	0	0.00%	0		1) (0 0	0	
NUTED KINGON d <t< td=""><td></td><td>Public sector entities Multilateral Development Ranke</td><td>0</td><td>0</td><td>0</td><td></td><td></td><td>1</td><td>0.00%</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0.00%</td><td>0</td><td></td><td></td><td></td><td>0 0</td><td>0</td><td>+</td></t<>		Public sector entities Multilateral Development Ranke	0	0	0			1	0.00%	0	0	0	0	0	0	0.00%	0				0 0	0	+
NUTED KINGOM Introduce		International Organisations	0	0			0		0.00%	0	0	0	0	0	0	0.00%	8		5		0 0	0	
(a) (a) (b) (b) (c) (c) (c) (c) (c) (c) (c) (c) (c) (c		Institutions		13	1		1		11.29%		10	5	0	0	1	20,78%	166	1	4	7 (1	1	+-
Math Gal Gal <td></td> <td>Corporates</td> <td></td> <td>1.066</td> <td>155</td> <td></td> <td>95</td> <td>68</td> <td>44.15%</td> <td></td> <td>463</td> <td></td> <td>5</td> <td>30</td> <td>119</td> <td>44.73%</td> <td></td> <td></td> <td></td> <td></td> <td>4 38</td> <td>141</td> <td>+</td>		Corporates		1.066	155		95	68	44.15%		463		5	30	119	44.73%					4 38	141	+
united NMSOM uteries 20 40 90 60 10 90 328.5 69 20 71 4 21 40 21 40 10 10 12 12 under the financial standard target of the statical the loss of the financial statical the loss		Retail	546	514	130		20	3	44,19%	735	295	101	1	8	41	40.59%	709	30	5 11	7	1 9	118 46	t.
of whice part (and part of balance) (a) (a) <td>UNITED KINGDOM</td> <td>of which: SME</td> <td>355</td> <td>405</td> <td>54</td> <td></td> <td></td> <td></td> <td>34.36%</td> <td>506</td> <td>232</td> <td>77</td> <td>1</td> <td>4</td> <td>24</td> <td>31.28%</td> <td></td> <td>23</td> <td>8</td> <td></td> <td>1 5</td> <td>27</td> <td>1</td>	UNITED KINGDOM	of which: SME	355	405	54				34.36%	506	232	77	1	4	24	31.28%		23	8		1 5	27	1
Due specified this shift is the specified of the specified o					103	1 2			33.27%				4	30	71	33.43%						89	1
Constrained 0 <th< td=""><td></td><td>Items associated with particularly high risk</td><td>9</td><td>59</td><td>7</td><td></td><td>6</td><td></td><td>32.09%</td><td></td><td></td><td></td><td>0</td><td>2</td><td>5</td><td>33.17%</td><td>31</td><td>2</td><td>1</td><td>a i</td><td>0 2</td><td>6</td><td>t.</td></th<>		Items associated with particularly high risk	9	59	7		6		32.09%				0	2	5	33.17%	31	2	1	a i	0 2	6	t.
Collection function (D1) -1		Covered bonds	0	0	((0			0	0	0	0	0	0		0) (0 0	0	4
Note 0		Claims on institutions and corporates with a ST credit assessment	<u></u>	0			<u> </u>	1	0.00%	0			0	0	0	0.00%	0		1 1			0	+
Constrained I <thi< th=""> I <thi< td=""><td></td><td>Equity</td><td>0</td><td>0</td><td></td><td></td><td>0</td><td></td><td>0.00%</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0.00%</td><td>0</td><td></td><td>5</td><td></td><td>0 0</td><td>0</td><td></td></thi<></thi<>		Equity	0	0			0		0.00%	0	0	0	0	0	0	0.00%	0		5		0 0	0	
Data fielded Total 4,302 6,022 339 3 139 3472% 6,517 3,078 668 12 78 247 35.67% 6,558 3,362 652 10 102 256		Securitisation																			_		4
Advens Scoturio		Other exposures Standardized Total	4302	6.022	359		193	139	76.69%	6.917	3.078	0	12	0	0	76.69%	6.568	3.26	85	10	0 102	296	<u>+</u>
		Promote of Sec. 1998		0,011			. 15		30.33%	0,917	5,670						0,500	3,203			., 101	130	<u> </u>
31/12/2023 31/12/2024 31/12/2024														>									
						31/12/2023							31/12/2024			_				31/12/2025			

					31/12/2023							31/12/2024							31/12/2025			
	(min EUR, %)	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks	1.603	680	15	4	6	2	11.00%	1,744	492	61	2	4	7	11.00%	1.635	5 577	85	2	5	9	11.00%
	Central ovvernments	0	0	0	0	0		11.00%	0	0		0	0	0	11.00%	0	0	0	0			11.00%
	Regional governments or local authorities	0	0	0	0	0		0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	Public sector entities	0	0	0	0	0		0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	Multilateral Development Banks	0	0	0	0	0		0.00%	0	0		0	0	0	0.00%	0	0	0	0			0.00%
	International Organisations	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0 0	0	0	0	0	
	Institutions	1	1	0	0	0	0	11.00%	1	1		0	0	0	13.46%	1	1 1	0	0	0	0	13.58%
	Corporates	49	13	0	0	0	0	6.97%	53	7		0	0	0	24.01%	53	3 7	2	0	0	1	23.75%
	of which: SME	0	0	0	0	0	0	37.43%	0	0		0	0	0	41.07%	0	0 0	0	0	0	0	41.41%
	Retail	1	0	0	0	0	0	71.39%	1	0		0	0	0	67.46%	1	0	0	0	0	0	66.55%
IRELAND	of which: SME	0	0	0	0	0	0	55.73%	0	0		0	0	0	56.51%	0	0 0	0	0	0	0	56.55%
	Secured by mortpages on immovable property	10	2	0	0	0	0	23.15%	10	2		0	0	0	22.48%	10	2	1	0	0	0	22.27%
	of which: SME	0	0	0	0	0	0	30.41%	0	0		0	0	0	34.48%	0	0 0	0	0	0	0	34.90%
	Items associated with particularly high risk	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0 0	0	0	0	0	0.00%
	Covered bonds	0	0	0	0	0	0	0.00%	0	0		0	0	0	0.00%	0	0 0	0	0	0	0	0.00%
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0.00%	0	0	0	0 0	0	0	0.00%	0	0	0	0	0	0	0.00%
	Collective investments undertakings (CIU)	0	0	0	0	0		0.00%	0	0	(0	0	0	0.00%	0	0	0	0		0	0.00%
	Equity	0	0	0	0	0	0	0.00%	0	0		0 0	0	0	0.00%	0	0 0	0	0	0	0	0.00%
	Securitisation																					
	Other exposures	0	0	0	0	0		0.00%	0	0	(0	0	0	0.00%	0	0	0	0		0	0.00%
	Standardised Total	1.663	697	16	4	6	2	11.80%	1,810	503	64	2	4	7	11.67%	1,700	588	89	2	6	10	11.60%

* Stage 1, 2, and 3 exposures as well as related provisions already reflect the restated distribution across IFRS 9 stages as of 1 January 2023 as per Methodolog

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Danske Bank A/S

Dublic quaranteas - Actual

Public guarantees - Actual

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposure	r values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	56	3	5	1	74	57	1	1	199	159	0	0	6	3%
	Consistant - Of Which: Sharialised Lendish	ô	ô	0	0	Ó	0	0	0	0	0	0	Ó	0	*
	Corporates - Of Which: SME	5	2	2	1	21	17	1	1	31	25	0	0	1	3.32%
	Retail	1	0	0	0	7	5	3	2	8	7	0	0	0	4,20%
	Retail - Secured on real estate property	0	0	0	0	Ó	0	0	0	0	0	0	Ó	0	
Danske Bank A/S	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	-
Daliske balik Ays	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving	0	0	0	0	Ó	0	0	0	0	0	0	Ó	0	
	Retail - Other Retail	1	0	0	0	7	5	3	2	8	7	0	0	0	4,20%
	Retail - Other Retail - Of Which: SME	1	0	0	0	7	5	3	2	8	7	0	0	0	4,20%
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	Ó	0	0	0	0	0	0	Ó	0	
	Coulty														
	Securitisation														
	Other non-credit obligation assets														
	IRS TOTAL	57	3	5	1	81	63	4	3	207	166	0	0	7	3.20%

								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio State 3
	(min EUR, %)					exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	33	0	4	0	21	17	0	0	199	159	0	0	6	
	Corporates - Of Which: Specialised Lending														1
	Corporates - Of Which: SME														1
	Retail	0	0	0	0	0	0	0	0	6	5	0	0	0	
	Retail - Secured on real estate property														
DENMARK	Retail - Secured on real estate property - Of Which: SME														
Dennand	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Oualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Eaulty														
	Securitisation														
	Other non-credit obligation assets														
	IRE TOTAL	33	•	4	0	21	17	0	0	205	164	0	0	7	

									2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - State 3
	(min EUR, %)		F-IRB	A-118	F-08	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure Scege 3
	Central banks														
	Central oovernments														
	Institutions														
	Corporates	2	0	0	0	19	13	0	0	0	Ċ.	0	0	0	6%
	Corporates - Of Which: Specialised Lending														
	Corposites - Of Which: SME Retail														
	Retail Retail - Secured on real estate property	0		0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate proserty Retail - Secured on real estate proserty - Of Which: SNE														-
SWEDEN	Retail - Secured on real estate property - Of Which: non-														
	Retail - Succession on real ensure property - Or which: non- Retail - Qualifying Revolving	0		0	U	U	0	U	0		0	U	U	U	
	Retail - Other Retail			-											-
	Retail - Other Retail - Of Which: SME			-											-
	Retail - Other Retail - Of Which: non-SME			-											
	touty														
	Securitiaation				1							1			
	Other non-credit obligation assets														
	IRB TOTAL	2	0	0	0	19	13	0	0	0	0	0	0	0	6%

								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage Ratio - Stage 3
	(min EUR, %)		F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernmenta														
	Institutions														
	Corporates	0	3	0	1	35	28	1	1	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	1	0	0	Ó	6	5	2	1	2	1	0	0	0	4%
	Retail - Secured on real estate property														
FTNI AND	Retail - Secured on real estate property - Of Which: SME														
TINDAIND	Retail - Secured on real estate property - Of Which: non-	0	0	0	Ó	Ó	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME													i	
	Retail - Other Retail - Of Which: non-SME														
	Eaulty														
	Securitisation														
	Other non-credit obligation assets														
	IR5 TOTAL	1	3	0	1	41	33	3	2	2	1	0	0	0	4%

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Danske Bank A/S

Public guarantees - Actual

Public guarantees - Actual

Public guarantees - Actual

								Public guara	intees - Actual						
								31/1	2/2022						
		Exposur	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Rat Stage 3
	(min EUR, %)		F-IRB	A-188	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														-
	Institutions														-
	Corporates	22	Ċ.	0	0	0	0	0	0	0	0	0	0	0	1
	Corporates - Of Which: Specialised Landing														
	Corporates - Of Which: SME													<u> </u>	
	Retail	0	0	0	0	1	1	1	1	0	0	0	0	0	4 *
	Retail - Secured on real estate property														-
NORWAY	Retail - Secured on real estate property - Of Which: SME													<u> </u>	-
	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	<u> </u>
	Retail - Other Retail													-	-
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME													-	-
	Resall - Other Passel - Of White's non-SPE													-	-
	Securitiation														+
	Other non-credit obligation assets													-	+
	Other non-credit obligation assets IRB TOTAL	22													1

								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stepe 3
	(min EUR, %)	A-IRB		A-318	F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central assertments														1
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														1
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property														
GERMANY	Retail - Secured on real estate property - Of Which: SME														
GERMAN	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving														
	Roball - Other Roball														
	Retail - Other Ratail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Fnitz														
	Securitisation														
	Other non-credit obligation assets														
	IRB TOTAL	0	0	0	0	0	0	0	0	0	0	0	0	0	-

								31/1	2/2022						
		Exposu	re values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio Stage 3
	(min EUR, %)	A-198	F-IRB	A-188	F-IRB	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central governments														
	Institutions														
	Corporates	0	0	0	6	1 0	0	6	0	6	0	0	0	0	
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	6	1 0	0	6	0	6	0	0	0	0	
	Retail - Secured on real estate property														
JNITED KINGDOM	Retail - Secured on real estate property - Of Which: SME														
		0	0	0	6	0	0	6	0	6	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Equity														
	Securitisation														
	Other non-credit obligation assets														
	TRR TOTAL	0	0	0			0					0	0	0	

								31/1	2/2022						
		Exposur	e values	Risk expos	ure amounts	Stage 1	Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which	Stage 3	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for		Coverage Ratio - Stage 3
	(min EUR, %)	A-IRB	F-IRB		F-188	exposure	guaranteed amount	exposure	guaranteed amount	exposure	guaranteed amount	Stage 1 exposure	Stage 2 exposure	Stage 3 exposure	exposure
	Central banks														
	Central opvernments														
	Institutions														
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Corporates - Of Which: Specialised Lending														
	Corporates - Of Which: SME														
	Retail	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Secured on real estate property														
IRFI AND	Retail - Secured on real estate property - Of Which: SME														
	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0	0	-
	Retail - Qualifying Revolving														
	Retail - Other Retail														
	Retail - Other Retail - Of Which: SME														
	Retail - Other Retail - Of Which: non-SME														
	Eauity														
	Securitisation														
	Other non-credit obligation assets														
	TER TOTAL	0	0	0	0	0	0	•	0	0	0	. 0	0	0	*

EBA RANCING

EBA RUNCOVEAN BAINCONE AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 IRB

															Danske Banl	k A/S														
															Public guarante	es - Baseline Scen	irlo													
			State 1		State 2	31/1	2/2023 States 3						State 1	States 2	31	/12/2024 Stege 3	-					State 1		Steen 2	31/1	2/2025 State 3				
		Stage 1 exposure	exposure, of which guaranteed	Stage 2	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of	tage 2 exposure, which	f Stage 3 exposure	exposure, of	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for	Stock of provisions for Stage 2 exposure	Stock of provisions for	Coverage Ratio - Stage 3 exposure
	(min BuR, %		guaranteed amount	exposure	guaranteed amount	enpointe	guaranteed amount	exposure	exposure	exposure	exposure	exponent	guaranteed amount	guarante amouni	a exposure	guaranteed amount	exposure	exposure	exposure	exposure	exposure	guaranteed amount	exposure	guaranteed amount	exponent	guaranteed amount	exposure	exposure	exposure	exposure
	Central conex Central covernments Institutions																													
	Corporates Connectes - Of Which: Searialiset Lawleys	62	2 4	11	2	201	161	0	0	6	3%	59	45	13	11 2	02 16	1 (0	7	3%	57	44	14	11	202	162		1	2	3%
	Corporatos - Of Which: SHE Retail	7	2	1 3	3	8	7	0	0	1	8%	6	4	3	3	4	7 (0	1	8%	6	4	3	3	9	7	, ,	0	1	2%
Danske Bank A/S	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: pon-																													
	Retail - Qualifying Revolving Retail - Other Retail																													
	Rotel - Other Rotel - Of Which: SME Rotel - Other Rotel - Of Which: SME Rotell - Other Rotel - Of Which: non-SME																													
	Securitiaation Other non-credit oblication assets																													
	IRE TOTAL	69	9 5:	2 14	12	209	168	•	0	7	3.43%	65	50	16	14 2	10 16	8 0	•	7	3.46%	63	49	17	14	211	169		1 1	7	3.48%
							2/2023				-					es - Baseline Scen /12/2024	irlo									2/2025				
			Stage 1	1	Stage 2	r	States 3	Stock of	Stock of	Stock of			Stage 1	Stage 2	-	Stace 3	Stock of	Stock of	Stock of			Stage 1		Stage 2			Stock of	Stock of	Stock of	
	(min EUR, %	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stepe 1 exposure	exposure, of which guaranteed	tage 2 exposure, posure guarante	of Stage 3 exposure	exposure, of which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, or which guaranteed	provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(min EUR, % Central banks Central covernments	2	amount		amount		amount	exposure	exposure	exponent			amount	arrout		amount	expose	exposite	exposure			amount		amount		amount	exposure	exposure	exposure	
	Institutions Corporates	16	6 1		3	200	160		0	6	3%	16	13	4	3 2	00 16	0 0	0	6	3%	15	13	4	3	200	160		0	6	3%
	Corponatos - Of Which: Socialised Lendino Corponatos - Of Which: SME Betail																													
050000	Retai Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	0	0	°	0	•	,	°	0	0	4%	0	0	°	°	•	· · · ·	°	0	4%	°	•	0	0	•	,		°	°	4%
DENMARK	Retail - Secured on real estate property - Of Which: non- Retail - Ovalifying Revolution	0	0	0	0	0	0	•	0	0		0	0	0	0	0	0 0	0	0		0	0	0	0	0	0) (0	0 -	
	Retail - Other Retail Batal - Other Retail - Of Which: SME Batal - Other Retail - Of Which: non-SME																													
	Equity Securitization																													
	Other non-credit oblication assets IRB TOTAL	16	6 1:	3 3	3	205	165	•	0	7	3%	16	13	4	3 2	05 16	5 (•	7	3%	15	13	4	3	207	165	s 6	0	7	3%
	Other non-credit oblication assets IRB TOTAL	16	6 11	3	3	206	165	0	٥	7	3%	16	13	4	3 2	06 16	s c	0	7	3%	15	נו	4	3	207	165		0	7	3%
	Other non-credit oblication assets	16	6 11	3 3	3		2/2023	0	0	7	3%	16	13	4	31	06 16 es - Baseline Scen /12/2024		0	7	3%	15	13	4	3		165	s c	•	7	3%
	Oder son croft obligation assets	Stage 1	5 1 Stage 1 exposure, of which	Stage 2	Stage 2 exposure, of which			Stock of provisions for	Stock of provisions for	Stock of provisions for	3% Coverage Ratio - Stage 3	16 Steps 1	23 Stage 1 exposure, of which	4 Stage 2 style 2 which which	31	/12/2024		Stock of provisions for	7 Stock of provisions for	3% Coverage Ratio - Stage 3	15 Stage 1	Stage 1 exposure, of which	4 Stepe 2	Stage 2 exposure, of which			Stock of provisions for	Stock of provisions for	7 Stock of provisions for	3% Coverage Ratio - Stage 3
	Other was over addaethin a savets and top AL	Stage 1 exposure	exposure, of	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	3% Coverage Ratio - Stage 3 exposure	15 Stage 1 exposure	52age 1 exposure, of guaranteed amount	4 Stage 2 posure amouri amouri	31	/12/2024 Stage 3 exposure, of		Stock of provisions for Stage 2 exposure	7 Stock of provisions for Stage 3 exposure	3% Coverage Ratio - Stage 3 exposure	15 Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	4 Stage 2 exposure	Stage 2 exposure, of which guaranteed amount		2/2025 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	7 Stock of provisions for Stage 3 exposure	3% Coverage Ratio - Stage 3 exposure
	198 TOTAL Sector Stanks Central Stanks Central Stanks	Stage 1 exposure	exposure, of which guaranteed	3 3 Stage 2 exposure	Stage 2 exposure, of which guarantead amount			Stock of provisions for Stage 1 exposure	0 Steck of provisions for Stage 2 exposure	7 Stock of provisions for Stage 3 exposure	3% Coverage Ratio - Stage 3 exposure	16 Stepe 1 exposure	Stage 1 exposure, of which guaranteed amount	4 Stage 2 posure guarante armound	31	/12/2024 Stage 3 exposure, of which guaranteed		Stock of provisions for Stage 2 exposure	7 Stock of provisions for Stage 3 exposure	3% Coverage Ratio - Stage 3 exposure	15 Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	4 Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	3% Coverage Ratio - Stege 3 exposure
	Ref 1996. Control textel. Control textel. Control textel. Interfaces Control textel.	Stage 1 stage 1 18	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount			Stock of provisions for Stape 1 Stape	0 Stock of provisions for Stape 2 exposure 0	7 Stock of provisions for Stape 3 stape 3 stap	3% Coverage Ratio Stage 3 exposure 2%	16 Stage 1 exposure 17	Stage 1 exposure, of guaranteed amount 12	4 Stage 2 posure 2 2 2 2	31	/12/2024 Stage 3 exposure, of which guaranteed		Stock of provisions for Stage 2 exposure 0	7 Stock of provisions for Stage 3 exposure	3% Coverage Ratio - Stage 3 exposure 5%	15 Stage 1 exposure 26	13 Stape 1 exposure, of which guaranteed amount	4 Stage 2 exposure 2	3 Stage 2 exposure, of which guaranteed amount 1			Stock of provisions for Steps exposure	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stege 3 exposure	3% Coverage Ratio - Stege 3 exposure 8%
	(with ED, W) Control lawles Control lawles	22age 1 92age 1 exposure 18	exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guarantead amount			Stock of provisions for Stage 1 exposure	0 Stock of provisions for Stage 2 exposure 0 0	7 Stock of provisions for Stage 3 exposure 0 0	3% Coverage Retio - Stage 3 exposure 7%	16 Stepe 1 exposure 17 0	Stage 1 expours, of ywhich guarantead amount 12 0	4 sage 2 september 2 2 2 0	31	/12/2024 Stage 3 exposure, of which guaranteed		Stock of provisions for Stage 2 exposure	7 Stock of provisions for Stage 3 exposure 0	3% Coverage Ratio - Stage 3 exposure 5%	15 Stage 1 exposure 56 0	13 Stage 1 exposure, of which guaranteed amount 11	4 Stage 2 exposure 2 0	Stage 2 exposure, of which guaranteed amount 1			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0	7 Stock of provisions for 28xpg 3 exposure 0 0	3% Coverage Ratio - Stage 3 exposure 8%
SWEDEN	(de D2), ' Control (and) Control (2) (the C2), ' Control (2) (the C	18	exposure, of which guaranteed	3 3 Stope 2 exposure 3 1 2 0 0 0 0 0 0 0	Stage 2 exposure, of which ansunt 1 0 0			Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure 0 0	7 Stock of provisions for Skapa 3 exposure 0 0	3% Coverage Ratio - Stage 3 exposure 7%	Stepe 1 exposure	13 Steps 1 expours, of which guaranteal amount 12 0 0	4 stags 2 subscriptions of subscriptions	31	/12/2024 Stage 3 exposure, of which guaranteed		Stock of provisions for Steps 2 exposure 0	7 Stock of provisions for Shape 3 exposure 0 0	3% Coverage Ratio Stage 3 exposure 5%	15 Stage 1 exposure 16 0	13 Stage 1 exposure, of which guaranteed amount 11 0	4 Stape 2 exposure 2 0	Stage 2 exposure, of which guaranteed amount 1 0			Stock of provisions for Shoet and a stock of	Stock of provisions for Stage 2 exposure 0 0	7 Stock of provisions for Stage 3 exposure 0	3% Coversage Ratio - Stage 3 exposure 8%
SWEDEN	Response of the sector of the	18	exposure, of which guaranteed	5 3 3 5 5 tage 2 e 3 2 0 5 tage 2 e 3 0 5 tage 2 e 5 0 5 tage 2	Stage 2 exposure, of which amount 1 0 0			Stock of provisions for Stope 1 stypesure	Stock of provisions for Stope 2 scposure 0 0	2 50ock of provisions for 82aqu 3 82posure 0 0 0	3% Coverage Ratio - Stage 3 exposure 2%	16 Staps 1 exposure 27 27 0 0	33 Shape 1 expours, of which guarantead amount 12 0 0 0	4 Stage 2 Stag	31	/12/2024 Stage 3 exposure, of which guaranteed		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure 0 0	3% Coverage Ratio Stage 3 exposure 5%	15 Stage 1 exposure 16 0	13 Stage 1 exposure, of which guaranteed amount 11 0 0	Stage 2 exposure 2 0	Skage 2 exposure, of which guranteed amount 1 0 0			Stock of provisions for Steep 1 and	Stock of provisions for stoge 2 axposure 0 0 0	Stock of provisions for Stage 3 exposure	3% Coverage Ratio - Stage 3 explosure 8%
SWEDEN	(eth Bit), Centrol tarein, Centrol tarein, Centrol tarein, Centrol tarein, Centrol C. Strahl, Social Index Centrols Cen	18	exposure, of which guaranteed	3 3 3 3 3 4 5 5 5 5 5 5 5 5 5 5 5 5 5 5	Stope 2 exposure, of which guaranteed amount 1 0 0			Stack of provisions for Snaps 1 explosure 0 0	Stock of provisions for Stage 2 exposure 0 0	2 Sock of provision for story of the second	2% Coverage Ratio - Stage 3 exposure 2% 2%	16 Staps 1 exposure 17 0 0 0	23 Stage 1 exponent of guaranteed anotant 12 12 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 Stage 2 segments server serv	31	/12/2024 Stage 3 exposure, of which guaranteed		Stock of provisions for Stoppe 2 exposure 0 0	7 Stock of provisions for status s asposure 0 0 0 0 0 0	3% Coverage Ratio - Stage 3 exposure 5%	35 Stage 1 exposure 5 0	38age 1 exposing of which gue anited annount 11 0 0	4 Stape 2 exposure 2 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure, of which guaranteed annount 1 0 0			S Stock of provisions for Stops 1	Stock of provisions for stage 2 exposure 0 0	7 Stock of Drage 3 exposure 0 0	3% Coverage Ratio - Stage 3 exposure 8%
SWEDEN	(etc. 50, 50, 50, 50, 50, 50, 50, 50, 50, 50,	18	exposure, of which guaranteed	Stage 2 exposure 2 2 2 0 0 0	Sege 2 secoury of which guarented amount 0 0			Beck of profiles to profiles to expense o	Block of provision for Single of expension 0 0 0	2 Stock of prevision for Stock of Alegonical	2% Coverage Ratio Stage at exposure 27% 27% 27% 27% 27% 27% 27% 27% 27% 27%	16 Stage 1 exposure 17 17 0 0	23 Stage 1 exponent of guaranteed anotant	4 Stage 2 Stage 2 Support 1 Support	31	/12/2024 Stage 3 exposure, of which guaranteed		Stock of providents for approximations approximation control contro control control contr	7 2004 of provisions of account of the second of the secon	3% Coverage Ratio - Stage 3 exposure 8%	15 Sheye 1 expensive 16 0	13 Stage 1 exposure, of which gueranteed amount 11 0	4 Stage 2 expanse 2 2 0 0	3 Steps 2 exepsure, of which guaranteed amount 1 0 0			Stock of provisions for Stops 1 asyours 2 C 2 C 2 C 2 C 2 C	Stock of provisions for Sitega 2 exposures C C C C C C C C	2 Stock of provisions for C Stage 3 exposure C C C C C C C C C C C C C C C C C C C	3%
SWEDEN	Ref 1996. Control deviata Control devi	18	exposure, of which guaranteed	Steps 2 exposers 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slage 2 exposer, of gazesheed amount 0 0 0			Deck of produces for Stopp 1 expositions for Stopp 1 exposure 0 0	Bock of Provision for Soge 2 experiment O	2 2005k of predictions for 2009k of 2000k of 200	2% Coverage Ratio Steps 3 explosure 7% 7% 7% 7% 7% 7% 7% 7% 7% 7% 7% 7% 7%	16 Steps 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	33 Stage 1 exponent, of amount amount	4 Shape 2 Shap	31	/12/2024 Stage 3 exposure, of which guaranteed		Stock of providents for Slope 2 supervisions f	2004 of providens for Stage 3 exposure 0 0	2% Coverage Rafo - Step 3 expours 2% 2%	13 Shage 1 exposure 0 0	13 Stage 1 segours, of which d gue anteed attout 11 0 0 11	4	3 Shepe 2 expanse, of which amount 1 0 0			Stock of provision for exponences	Stock of provision for Rape a segment of the segmen	2 Stock of provident 5 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	35.
SWEDEN	Ref 1996. Control deviata Control devi	18	exposure, of which guaranteed	Skepe 2 exposers 1 1 1 2 0 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1	Slage 2 exposers of gaaranied aerount 0 0 0	Stape 3 exposure 0 0	Stage 3 exposure, of exposure, of gueranteed amount 0 0	Back of Provisions for Segs 1 expension 0 0 0 0 0 0 0 0	Bitck of provision for Soge 2 expension 0 0 0 0 0 0 0 0 0	2 Rock of Peodebins for Regist exposite 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2%	16 Shape 1 exposure 0 0 0 0 0 17 17 17 17 17 17 17 17 17 17 17 17 17	13 Saga 1 witches ansure 10 10 10 10 10 10 10 10 10 10	A lange 3 lange 4 lang	33 8 8 8 8 8 8 8 8 8 8 8 8 8	/11/2024 Stage 3 Stage	Stock of provisions for Stops 1 exposure of a constraint of the stops	Stock of providents for Slope 2 supervisions f	2 Stock of proteins for Stepp 3 explore 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2% Coverage Rafo - Step 3 expours 2% 2%	15 Stage 1 exposure 0 0 16	13 Stage 1 estators of weich guenated amount 13 0 0	4	3 Shepe 2 erepsions, of which amount 1 0 0	Stape 3 exposure 0 0 0 0	Stage 3 exposes, of guarantinear amount 0 0 0 0 0	Stock of provision for exponents	Stock of provisions for Steps 2 exponents 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provide a spinor of a	25
Sweden	Ref 1996. Control deviata Control devi	18 0 0 0	exposure, of which and a second and a second a s		amsunt	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Dogo 3 expression of the second of the secon	\$ \$ \$	0	0	7%	0 0 0 37 37	20001		31 Steps 3 exposure a b b c c c c c c c c	/11/2024 Stags 3 exposure of e	Stock of stocks	0 0 0	0	5% 	15 0 0 16	amount 11 0 0 11		0	Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	bigg 3 express of the second s		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	8% 8%
SWEDEN	Ref 1996. Control elevente al Control elevente al	1 18 0 0 0 18 18 52age 1 42posure	exposure, of which and a second and a second a s		amsunt	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Dogo 3 expression of the second of the secon	\$ \$ \$	0	0	7%	0 0 0 37 37	20001		31 Steps 3 exposure a b b c c c c c c c c	/11/2024 Stags 3 exposure of e	Stock of stocks	0 0 0	0	2% Coverage Ratio - Stops 3 expours Phi	15 Słage 1 25 0 0 15 16 36 9 16	amount 11 0 0 11		0	Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	bigg 3 express of the second s		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	35 Storage Ratio Stoge 3 expanses 55 55 55 55 55 55 55 55 55 55 55 55 55
SWEDEN	Restored. Restored and and and and and and and and and an	1 18 0 0 0 18 18 52age 1 42posure	esposure, of which guarantied arount 2		amount	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Dogo 3 expression of the second of the secon	\$ \$ \$	0	0	7%	0 0 0 37 37	30 amount 12 12 0 0 0 0 0 1 32 32 32		31 Steps 3 exposure a b b c c c c c c c c	/11/2024 Stags 3 exposing of e	Pack of provisions for stages 1 exposure 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0 0	0	5% 	55 0 0 16 16 5tege 1	11 0 0		0	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	bigg 3 express of the second s			0	8% 8%
SWEDEN	Res 1996.	1 18 0 0 0 18 18 52age 1 42posure	exposure, of which and a second and a second a s		amsunt	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Dogo 3 expression of the second of the secon	\$ \$ \$	0	0	7%	0 0 0 37 37	20001		31 Steps 3 exposure a b b c c c c c c c c	/11/2024 Stags 3 exposure of e	Stock of stocks	0 0 0	0	5% 	55 0 0 16 16 5tege 1	amount 11 0 0 11		0	Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	bigg 3 express of the second s		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	8% 8%
SWEDEN	Ben 1996. See 1997. See 1	1 18 0 0 0 18 18 52age 1 42posure	exposure, of which and a second and a second a s		amsunt	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Dogo 3 expression of the second of the secon	\$ \$ \$	0	0	7%	0 0 0 37 37	20001		31 Steps 3 exposure a b b c c c c c c c c	/11/2024 Stags 3 exposure of e	Stock of stocks	0 0 0	0	5% 	55 0 0 16 16 5tege 1	amount 11 0 0 11		0	Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	bigg 3 express of the second s		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	8% 8%
	Rest 1996. Rest 1	9 10 15 15 15 15 15 15 15 15 15 15 15 15 15	exposure, of which and a second and a second a s		amsunt	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Dogo 3 expression of the second of the secon	\$ \$ \$	0	0	7%	0 0 0 37 37	20001		31 Steps 3 exposure 0 0 1 2 2 2 2 2 2 2 2 2	/11/2024 Stags 3 exposure of e	Stock of stocks	0 0 0	0	5% 	55 0 0 16 16 5tege 1	amount 11 0 0 11		0	Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	bigg 3 express of the second s		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	8% 8%
SWEDEN	Ben 1996. See 1997. See 1997. See 1997. See 1997.	9 10 15 15 15 15 15 15 15 15 15 15 15 15 15	exposure, of which and a second and a second a s		amsunt	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Dogo 3 expression of the second of the secon	\$ \$ \$	0	0	7%	0 0 0 37 37	20001		31 Steps 3 exposure 0 0 1 2 2 2 2 2 2 2 2 2	/11/2024 Stags 3 exposure of e	Stock of stocks	0 0 0	0	5% 	55 0 0 16 16 5tege 1	amount 11 0 0 11		0	Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	bigg 3 express of the second s		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	8% 8%
	Rest 1996. Rest 1	9 10 15 15 15 15 15 15 15 15 15 15 15 15 15	exposure, of which and a second and a second a s		amsunt	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Dogo 3 express no 4 gue enhand a mount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ \$ \$	0	0	7%	0 0 0 37 37	20001		31 Steps 3 exposure a b b c c c c c c c c	/11/2024 Stags 3 exposure of e	Stock of stocks	0 0 0	0	5% 	55 0 0 16 16 5tege 1	amount 11 0 0 11		0	Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	bigg 3 express of the second s		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	8% 8%
	Res 1996. See 1996 See 1996 See 199	9 10 15 15 15 15 15 15 15 15 15 15 15 15 15	exposure, of which and a second and a second a s		amsunt	Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Dogo 3 express no 4 gue enhand a mount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	\$ \$ \$	0	0	7%	0 0 0 37 37	20001		31 Steps 3 exposure a b b c c c c c c c c	/11/2024 Stags 3 exposure of e	Stock of stocks	0 0 0 0	0	5% 	55 0 0 16 16 5tege 1	amount 11 0 0 11		0	Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	bigg 3 express of the second s		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	8% 8%

EBA BANCING BANCING

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Danske Bank A/S

																Public guarantees	- Baseline Scena	rio													
						31/1	12/2023									31/1	2/2024									31/12	/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions fo Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														4
	Central governments																														-
	Institutions																														-
	Corporates	0	0 0		0 0	· ·	0	0	0	0	1%	-	0	0	0	0		0	0 0	0	19		0	0	0	0	0	0	0	0	1%
	Corporates - Of Which: Specialised Landing																		_												-
	Corporates - Of Which: SME			-											-							-	-								
	Retail Retail - Secured on real estate property	1	1	1	1 1		0	0	0	0	22%		1	1	1	0		0	0 0	0	22%		1	1	1	0	0	0	0	0	22%
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME																														-
NORWAY																															
	Rotal - Secured on real estate property - Of Which: ron- Retail - Qualifying Revolving	0	J U		u .		0	0	U	U			0		0	0		0	0 0	0				U	U	U	U	U	U	0	-
	Retail - Other Retail																		_												-
	Ratal - Other Ratal - Of Which: SME		-		-	-	-						-					-													-
	Ratal - Other Ratal - Of Writch: SMC Ratal - Other Ratal - Of Which: non-SME		-		-	-	-						-					-													-
	Louity		-		-	-	-						-					-													-
	Securitization			-	1													1													1
	Other non-credit obligation assets																														-
	IRB TOTAL	1	1	1	1 1		0	0	0	0	5%		1	1	1	0		0	0 0		5%		1	1	1	0	0	0	0	0	5%

																Public guaranteer	- Baseline Scenar														/ /
						31,	12/2023									31/1	2/2024									31/1	1/2025				
		Stage 3 exposur in BJR, %)	Stage 1 exposure, o which guaranteed amount	f Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks					_																									
	Central ensemments																														4
	Institutions Corporates																														4
	Corporates Corporates - Of Which: Specialised Lending		0	0	0	0	0 0	0	0	0		0	0	0	0	0	0	0	0		2 •		0	0	0	0	0	0	0	Q	4
	Corponities - Of Which: Specialised Lending Corponities - Of Which: SME			-		-	-																								4
	Retail		0	0	6	0	0 0		0	0		0	0					0								0	0	0	0		A
	Retail - Secured on real estate property				-								~	*						· · · ·	ſ.	,	*					· · · · ·		-	
ANY	Retail - Secured on real estate property - Of V	hids: SME																													
AINT	Retail - Secured on real estate property - Of V	high: non-	0	0	0	0	0 0	0	0	0		0	0	0	0	0	0	0	0	6	2 -		0	0	0	0	0	0	0	0	4 ·
	Retail - Qualifying Revolving																													4	
	Batail - Other Batail																													1	4
	Retail - Other Retail - Of Which: SME																														4
	Retail - Other Retail - Of Which: non-SME																														4
	Facility Securitication					_																								-	4
																															4
	Other non-credit obligation assets IRB TOTAL		0			•			•																	•			-		
<u> </u>	IRE TOTAL		0	0	0																										

						31/1	2/2023									31/1	12/2024									31/1	1/2025				
	(min BUR,	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
	Central banka																														4
	Central governments																														4
	Institutions																														4
	Corporates		0 0	0 0	0 0	0	0	0	0	0		0	0	0	0 0	6	0 0	0 0	0	0		0	0	0	Ó	Ó	0	0	0	0	2.0
	Corporates - Of Which: Specialised Lending																														1
	Corporates - Of Which: SME																														4
	Retai		0 0	0 0	0 0	0	0	0	0	0		0	0	0	0 0	6	0 0	0 0	0	0		0	0	0	Ó	Ó	0	0	0	0	2.0
	Retail - Secured on real estate property																														4
NITED KINGDOM	Retail - Secured on real estate property - Of Which: SM																														4
		- (0 0	0 0	0 0	0	0	0	0	0		0	0	0	0 0	6	0 0	0 0	0	0		0	0	0	Ó	Ó	0	0	0	0	2.0
	Retail - Qualifying Revolving																														1
	Retail - Other Retail																														4
	Ratal - Other Ratal - Of Which: SME																														4
	Retail - Other Retail - Of Which: non-SME																														4
	Equity Securitization																														4
																															4
	Other non-credit obligation assets																														4
	IRS TOTAL																														

						31/1	2/2023										2/2024										1/2025				
	(min BJR,	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														<u> </u>
	Corporates		0	0 0	0	0	0	0	0	(2 -	(0	0	0	0	(0 0	0	0		0	0	0	0	0	0	0	0	0	<u>+</u>
	Corporates - Of Which: Specialised Lending																														<u> </u>
	Corporates - Of Which: SME																														<u> </u>
	Retail		0	0 (0	0	Ó	0	0		- 2	(0	0	0	Ó	6	0 0	0	0		0	Ó	0	0	Ó	0	0	0	Ó	<u>+</u>
	Retail - Secured on real estate property																														<u> </u>
IRELAND	Retail - Secured on real estate property - Of Which: SM																														<u> </u>
	Retail - Secured on real estate property - Of Which: non		0	0 0	0	0	0	0	0		2 -	6	0	0	0	0		0 0	0	0		0	0	0	0	0	0	0	0	Ó	*
	Retail - Qualifying Revolving		-		-							-						-													t
	Retail - Other Retail Retail - Other Retail - Of Which: SME																														<u> </u>
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME																														<u> </u>
																															<u> </u>
	Equity Securitization		1	-	-			-							-			-													<u> </u>
	Securitization Other non-credit obligation assets		1	-	-			-							-			-													<u> </u>
	Other non-credit obligation assets 1PR TOTAL		0			0			0		1.								0	0		0				0	0		0		t
	19641114		-		· ·									. · ·	-, v											u u					

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Danske Bank A/S

															00	IIISKE DAIIK	Ay S														
																Public guarantees	s - Adverse Scenar	rio													
						31/	12/2023									31/1	2/2024									31/1	2/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed arrought	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed arrowst	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverag Sta expt
	Central banks Central covernments		annealth.		announc		and solution						announc				annovany.						an som		annoann.		a lines in a		4		1
	Institutions																												4		-
	Corporates	4	17 3	б 2	8 2	9 20	3 163	3	, c		7 3%	4	7 37	1 1	7 14	209	166	s 0	0	6	8 4%	45	33	3 18	16	211	168		/ 1		4
	Corporates - Of Which: SME													1				1												1	-
	Retail Retail - Secured on real estate property		6	4	3	4	9 3	7		()	1 9%		6 4	() () () () () () () () () ()	3 3	2	7	7 0	0	1	1 9%	6	4	4 3	3	9	7		40	<u>↓ </u>	-
nske Bank A/S	Retail - Secured on real estate property - Of Which: SME																														
ISKE DOITH AY S	Retail - Secured on real estate property - Of Which: ron- Retail - Qualifying Revolving		_				-				-		-					-						-					4	<u>+</u>	+
	Retail - Other Retail			1	1	1						1		1	1	1		1		1			1						-	1	+
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME			-										-																<u> </u>	-
	Louity																														
	Securitisation			-										-																<u> </u>	-
	Other non-credit obligation assets IRB TOTAL	5	3 3	9 2	7 2	2 21	2 170		1		7 3.52%	5	3 41	2	0 17	218	173	3 0	1		8 3.82%	51	37	7 21	19	220	175		0 1	9	, -
			Stage 1		Stage 2	31/	12/2023 Stage 3						Stage 1		Stage 2		s - Adverse Scener 12/2024 Stage 3				1		Stage 1	1	Stage 2	31/1	2/2025 Stage 3				F
	(min EUR, 16)	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed amount	Stage 2 exposure	exposure, of which guaranteed	Stage 3 exposure	exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Co.
	Central banks																												4		4
	Central oovernments Institutions													-	-															t	+
	Corporates		4	3 1	4 1	2 25	1 161				7 3%		8 7		6 5	205	163	3 0	0	2	7 4%	8	6	6 6	6	205	163		3 0	7	r
	Coronates - Of Which: Socialised Lending Coronates - Of Which: SME		_				-				-		-					-						-					4	<u>+</u>	+
	Retail		0	0	0	0	6 5	5			0 4%		0 0		0 0	6	5	5 0	0	6	0 4%	0	0	0 0	0	6	5		0 0	9	5
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME		_				-	-			-		-					-						-					4	<u>+</u>	+
DENMARK	Ratal - Secured on real estate property - Of Which: ron-		0	0	0	0	0 0				o -		0 0		0 0	٥	0	0 0	0	¢	o -	0	c	0 0	0	0	0		0 0	9	<i>.</i>
	Retail - Oualifvino Revolvino Retail - Other Retail		_				-	-							-														4		4
	Retail - Other Retail - Of Which: SME			1								1		1	1	1		1		1			1						-	1	+
	Retail - Other Retail - Of Which: non-SME			_																											-
	Securitization			1								1		1	1	1		1		1			1						-	1	+
	Other non-credit obligation assets															311														<u> </u>	-
	INB TOTAL		4	3 1	4 1	2 20	7 16	SI 1	9 6	1 3	3%		5 7	a .	6 5	211	168	sj 0			5 4%	8		o (212	169		4 e	, <u> </u>	<u>ــــــــــــــــــــــــــــــــــــ</u>
																	s - Adverse Scenar	rio													
						31/	12/2023									31/1	2/2024									31/1	2/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	c.,
	(min EUR, %) Central banka		amount		amount		amount	Laponure		copusies e			amount		amount		amount	- A Composition Co	coponente	enquirar e			amount		amount		amount				4
	Central governments																												4		
	Institutions Corporates		4								0 7%												10							1	Ŧ
	Corporates - Of Which: Specialised Lending	· ,	- 1 - 1	1	1	1	1 '	1	1		75	, i	1 11	1	· · · ·	1	1	1 °	° i			13	10	1 1	2	1	1	- ·	4	<u> </u>	+
	Coroonatas - Of Which: SME Retail																														Ŧ
	Retail - Secured on real estate property			0			1 •	1	1				° °	1	° °	· · · · ·	°	-		-			-		0		°	-	4 0	<u> </u>	+
SWEDEN	Retail - Secured on real estate property - Of Which: SME Retail - Secured on real estate remember - Of Which: rem.																														-

																Public guarantee	is - Adverse Scena	rio													
						31/1	2/2023									31/3	12/2024									31/1	1/2025				
	(min BUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														4
	Central oovernments																														
	Institutions																														
	Corporates	27	21	7	6	2	1	0	0	0	6%	2	18	9	7		3	3	0 0	6	7%	22	17	9	8	4	3	0	0	0	8%
	Corporates - Of Which: Specialised Lending																														
	Corporates - Of Which: SME																														
	Retai	5		2	2 3	2	2	0	0	0	22%		3	2	2		2	2	0 0	6	22%	5	3	2	2	2	2	0	0	0	21%
	Retail - Secured on real estate property																														1
FINLAND	Ratal - Secured on real estate property - Of Which: SME																														
1110 110	Ratal - Secured on real estate property - Of Which: non-	Ó	1 6	0	0 0	0	0	Ô	0	0			0 0	6	0 0		0 1	Ô	0 0	6		0	0	0	Ó	0	0	0	0	0	+
	Retail - Qualifying Revolving																														4
	Retail - Other Retail																														4
	Rutal - Other Ratal - Of Which: SME																														4
	Rutal - Other Ratal - Of Which: non-SME																														4
	Eaulty																														4
	Carcellication																														4
	Other non-credit obligation assets																														
	IRS TOTAL	32	24	9	8	4	3	0	0	1	14%	21	3 22	11	10		5 5	5	0 0	1 1	13%	27	20	11	10	7	5	0	0	1	13%

EBA RANCING RANCING

2023 EU-wide Stress Test: Credit risk COVID-19 IRB Danske Bank A/S

																Public guarantees		rio													
						31/1	2/2023									31/1	2/2024									31/12	/2025				
	(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks																														
	Central governments																														
	Institutions																														
	Corporates	0	0 0		0 0	· · ·	0	0	0	0	1%	-	0	0	0	0		0	0 0	0	1%		0	0	0	0	0	0	0	0	1%
	Corporates - Of Which: Specialised Lending																		_												4
	Corporates - Of Which: SME																				hide										2004
	Retail Retail - Secured on real estate property						0	0	U	U	20%					0		0	0 0	0	40%					U	0	0	U	0	20%
	Retail - Secured on real estate property - Of Which: SME																		_												
NORWAY	Ratal - Secured on real estate property - Of Which: non-								0	0								0	0 0						0	0	0	0	0		1
	Retail - Oualifying Revolving	, in the second se	· · · ·	``````````````````````````````````````	ŭ .	<u> </u>	v v	,			-	· · · ·	· · ·	~	· ·	, v	· · · · · · · · · · · · · · · · · · ·	~		· · · · ·		· · · · · ·	× ×		Ŭ.	· · · ·	v		·	· · · · · ·	f
	Retail - Other Retail			-	-													-				-									+
	Retail - Other Retail - Of Which: SME																														
	Rutal - Other Rutal - Of Which: non-SME																														
	Equity																														
	Securitization																														
	Other non-credit obligation assets																														
	IRS TOTAL	1	1 1	1	1 1		0	0	0	0	6%		1 1	1	1	0		0	0 0		7%	1	1	1	1	0	0	0	0	0	2%

															Public guarantees	s - Adverse Scenar	10													
					31/1	12/2023									31/1	2/2024									31/1	1/2025				
(min EUR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
Central banks																														
Central exercises Institutions																														
Corporates																														-
Corporates Corporates - Of Which: Soscialised Lending	0	0	0	0		· · · ·	2 0		0			0	0	0	0	0	0	0 0	0		0	0		0	0	0	0	0	0	·
Corporates - Of Which: Soliciansic Landing Corporates - Of Which: SME					-																									-
Detail											,							0 0							0	0	0	0	0	
Retail - Secured on real estate property					· · · ·	(· · · ·						*		*					<u></u>	*					· · · · ·		~		-
Retail - Secured on real estate property - Of Which: SME																														
Retail - Secured on real estate property - Of Which: non-	0	0	0	0 0	6	0	0 0	0 0	0 0			0 0	0	0	0	0	0	0 0	0	*	0	0		0	0	0	0	0	0	
Retail - Qualifying Revolving																														1
Batal - Other Batal																														1
Retail - Other Retail - Of Which: SME																														1
Retail - Other Retail - Of Which: non-SME																														1
Facily																														
Securitiaation																														
Other non-credit obligation assets							_																							
IR5 TOTAL		0	0	0																										

							31/:	12/2023									31/1	12/2024									31/1	2/2025				
			Stage 1 xposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure	. Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banks																															
	Central governments																															
	Institutions																		_												 	
	Corporates		0	0		· ·	2	0	0 0	0		0 -		· ·	0	0	0	0	0		0			0	0	0	0		0	0		<u>+</u>
	Corporates - Of Which: Specialised Lending																														+	+
	Corporates - Of Which: SME																														+	+
	Retail Retail - Secured on real estate property		0	0			2	0	0 0	0		0 -			0	0	0	0	0		0			0	0	0	0		0	0		<u>+</u>
																															+	+
UNITED KINGDOM	Ratal - Secured on real estate property - OI W Retail - Secured on real estate property - Of W	high: SME																													+	
	Retail - Secured on real estate property - OI W Retail - Qualifying Revolving	high: ron-	0	0		· ·	2	0	0 0	0		0 -		· ·	0	0	0	0	0		0			0	0	0	0		0	0		*
	Retail - Quarrying Revolving Retail - Other Retail																														()	+
	Retail - Other Retail Retail - Other Retail - Of Which: SME											-																			()	<u> </u>
	Retail - Other Retail - Of Which: she Retail - Other Retail - Of Which: non-SME											-																			()	<u> </u>
	Ratal - Other Ratal - Or Which: John-SME								-			-							-												r	t
	Securitization					-		-	-	-		-		-				1	-	-				-								+
	Other non-credit obligation assets					-		-	-	-		-		-				1	-	-				-								<u> </u>
	IRB TOTAL		0	0							1	o .																		0	-	t
				· ·							a						a	-1														

						31/1	2/2023									31/12	2/2024									31/12	/2025				
	(min BJR, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	Stage 3 exposure	Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio Stage 3 exposure
	Central banka																														4
	Central governments																													1	4
	Institutions																														4
	Corporates	0	0		0 0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	/ ·
	Corocrates - Of Which: Specialised Lending																														4
	Coroonites - Of Which: SME																														4
	Retai	0	0		0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	4
	Retail - Secured on real estate property																														4
IRELAND	Rutail - Secured on real estate property - Of Which: SME																														4
	Rutail - Secured on real estate property - Of Which: non-	0	0		0 0	0	0	0	0	0	-	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	4
	Retail - Qualifying Revolving																													<u> </u>	4
	Retail - Other Retail																													++	4
	Rutal - Other Ratal - Of Which: SME																													++	4
	Rutal - Other Ratal - Of Which: non-SME																													++	4
	Equity																														4
	Securitisation																													++	4
	Other non-credit obligation assets																						-							<u> </u>	4
	TOR TOTAL																														

Public gua

2023 EU-wide Stress Test: Credit risk COVID-19 STA Danske Bank A/S

Image: state									ntees - Actual					
Image: state in the state in									1/2022					
						Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage P
				Risk exposure amounts	Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage
Nerres Neres Neres </th <th></th> <th>(min EUR, %</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th>generation</th> <th>exposure</th> <th>exposure</th> <th>exposure</th> <th>apono</th>		(min EUR, %								generation	exposure	exposure	exposure	apono
Image: proper tabute in the section of tabute in		Central osweromente												
		Public sector entities Multilateral Development Banks		1									1	
New Park Park Park Park Park Park Park Park		International Organisations												
Image: problem series Image: problem series Image: problem series Image: problem series Image: problem series Image: problem series Image: problem series Image: problem series Image: problem series Image: problem series Image: problem series Image: problem series Image: problem series Image: problem series Image: problem series Image: problem series Image: problem series Image: problem series </td <td></td> <td>Institutions</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>		Institutions						0						
Same bank bank bank bank bank bank bank bank		of which CMP		0	ő	ő	0	0	0	0	ő	ő	ő	
State State <th< td=""><td>ancko Bank A/C</td><td>Retail</td><td>8</td><td>0</td><td></td><td></td><td>0</td><td>0</td><td>8</td><td></td><td>0</td><td></td><td>°</td><td></td></th<>	ancko Bank A/C	Retail	8	0			0	0	8		0		°	
Image: section of the secti		Caronad by mortnanas on immovable nonaerty		0	ő	ő	0	0	0	0	ő	ő	ő	
Image: section of the secti		of which: non-SVE	•	0	0		0	0	0	0	0	0	0	
image		Covered bonds												
image		Claims on institutions and corporates with a ST credit assessment												
Manual Marka <		Control Investments undertakinds (CSU)												
Fuel series and se														
Image: constraint of the second sec		Other exposures Standardised Total	0	0			0	0	0		0		0	
Image: second			_											
Prime Prime Prime <														
Image: Section of the secti								31/1	1/2022					
Image: Section of the secti						Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Courses
Image: Section of the secti				Risk exposure	Stage 1	which	Stage 2	which	Stage 3	which	provisions for Share 1	provisions for Stars 7	provisions for Steps 3	Stag
Image: section of the secti						guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	expo
Image: section of the secti		Control having												
Image: problem Image: problem <td></td> <td></td> <td></td> <td>1</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>i</td> <td></td>				1									i	
Description Image: state		Dohlir sartar antilias												
Description in a section of a sect		International Organizations												-
Image: state of the state		Institutions												
Image: state in the state		Corporates of which: 198		0	0		0	0	0	0	0	0	0	t –
Image in the standard sta		Retail	ő	0	0	0	0		0	0	0	0	0	
Image: section of the sectio	DENMARK	of which: SPE	0	0	0	0	0	0	0	0	0	0	0	
Image: state				0	0		0	0	0		0	0		
$ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$		Items associated with particularly high risk												
$ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$		Covered bonds		1									1	-
Prime Prim Prime Prime <thp< td=""><td></td><td>Collection investments undertakings (CIII)</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></thp<>		Collection investments undertakings (CIII)												
Prime Prim Prime Prime <thp< td=""><td></td><td>Douity</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>-</td></thp<>		Douity												-
Image: sector of the		Other exposures		1									1	
Image: problem in the section of the sectio		Standardised Total	0	0	0		0	0	0	0	0	0	0	
Image: Control of the section of the sectio								Public guara	ntees - Actual					
Image: Control of the section of the sectio								31/12	1/2022					
State State <th< th=""><th></th><th></th><th>Econsure values</th><th>Risk exposure</th><th>Stope 1</th><th>Stage 1 exposure, of which</th><th>Stage 2</th><th>31/12</th><th>1/2022</th><th>Stage 3 exposure, of which</th><th>Stock of provisions for</th><th>Stock of provisions for</th><th>Stock of provisions for</th><th>Coverage</th></th<>			Econsure values	Risk exposure	Stope 1	Stage 1 exposure, of which	Stage 2	31/12	1/2022	Stage 3 exposure, of which	Stock of provisions for	Stock of provisions for	Stock of provisions for	Coverage
Image: sector		(min TLR, %	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	1/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Stag espo
$ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$		Central banks	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	1/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Stag expo
$ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$		Central banks Central covernments	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	1/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverag Stay exps
$ \begin temperature in the interpretation of the interpretation $		Central banks Central covernments	Exposure values	Risk exposure amoutts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	1/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverag Sta exp:
Image Image <th< td=""><td></td><td>Central banks Central ocumments Bonional accumments or local authorities Public sector entities Michilateral Devicement Banks</td><td>Deposure values</td><td>Risk exposure amounts</td><td>Stage 1 exposure</td><td>Stage 1 exposure, of which guaranteed</td><td>Stage 2 exposure</td><td>31/12</td><td>1/2022</td><td>Stage 3 exposure, of which guaranteed</td><td>provisions for Stage 1</td><td>provisions for Stage 2</td><td>provisions for Stage 3</td><td>Coverag Stag exp:</td></th<>		Central banks Central ocumments Bonional accumments or local authorities Public sector entities Michilateral Devicement Banks	Deposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12	1/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverag Stag exp:
SWENN discussion discussion </td <td></td> <td>Central abovements Rechted abovementen Arstanthorffan Rechter autorenting Nuthland Contenting Nuthland Doudorment Servis Debendigten Oscilland</td> <td>Exposure values</td> <td>Risk exposure amounts</td> <td>Stage 1 exposure</td> <td>Stage 1 exposure, of which guaranteed</td> <td>Stage 2 exposure</td> <td>31/12 Stage 2 exposure, of which guaranteed</td> <td>1/2022</td> <td>Stage 3 esposure, of which guaranteed</td> <td>provisions for Stage 1</td> <td>provisions for Stage 2</td> <td>provisions for Stage 3</td> <td>Coverag Sta expt</td>		Central abovements Rechted abovementen Arstanthorffan Rechter autorenting Nuthland Contenting Nuthland Doudorment Servis Debendigten Oscilland	Exposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Stage 2 exposure, of which guaranteed	1/2022	Stage 3 esposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverag Sta expt
Image: section of the sectio		Cated I avain Cated I avainments Revised avaamment or ford anthritis Revised avaamment or ford anthritis Multilated Development Earth Satisfiction Earthritisto Catedonicus	Coposure values	Risk exposure amounts	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	31/12 Stage 2 exposure, of which guaranteed	1/2022	Stage 3 exposure, of which guaranteed	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverag Sta exp:
$\begin term in the interm in the interm in$		Central searcements on local activities Central searcements on local activities Central searcements on local activities Central Searce Centra	Exposure values	Risk exposure amounts	Stage 1 exposure 0 0 0	Stage 1 exposure, of which guaranteed 	Stage 2 exposure	31/32 Stage 2 exposure, of which guaranteed 	1/2022	000	provisions for Stage 1 exposure 0 0 0 0 0 0 0	provisions for Stage 2 esposure	provisions for Stage 3 exposure 0 0 0 0	
$ \begin the set of t$	SWEDEN	Central financia	Exposure values	Risk exposure amounts	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed 	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/32 Stage 2 exposure, of which guaranteed 	1/2022	000	provisions for Stage 1 exposure 0 0 0 0 0 0 0	provisions for Stage 2 esposure	provisions for Stage 3 exposure 0 0 0 0	
Image: section of the sectio	SWEDEN	Control Transis	Deposere values	Risk exposure amounts	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 esponses, of which guarantiesd 	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/32 Stage 2 exposure, of which guaranteed 	1/2022	000	provisions for Stage 1 exposure 0 0 0 0 0 0 0	provisions for Stage 2 esposure	provisions for Stage 3 exposure 0 0 0 0	
Bandmin Image <	SWEDEN	Certain Investment Certain auronament on torus attached Palde and auronament Santa Maldean d'Andrean Malanta Maldean de Certain Malanta Malanta Carantelas Malanta Mal	Coposere values	Risk exposure amounts 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 0 0 0 0	Stape J exposure, of which guarateed 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/32 Stage 2 exposure, of which guaranteed 	1/2022	000	provisions for Stage 1 exposure 0 0 0 0 0 0 0	provisions for Stage 2 esposure	provisions for Stage 3 exposure 0 0 0 0	
$ \begin to the set of the set o$	SWEDEN	Certain Investment Certain auronament on torus attached Palde and auronament Santa Maldean d'Andrean Malanta Maldean de Certain Malanta Malanta Carantelas Malanta Mal	Exposure values	Risk exposure amounts 0 0 0 0 0 0	Stage 1 esposare 0 0 0 0 0 0 0	Stage 1 exposure, of which guaranteed constant 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0	31/32 Stage 2 exposure, of which guaranteed 	1/2022	000	provisions for Stage 1 exposure 0 0 0 0 0 0 0	provisions for Stage 2 esposure	provisions for Stage 3 exposure 0 0 0 0	
Image: sector	SWEDEN	Cedal tarks Cedal tarks Cedal tarks and tarks Ralls care within Ralls care within Ralls care within Ralls care within Ralls care within Second Cedal Second Cedal	Exposure values	Risk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure 0 0 0 0 0 0 0	Stage 1 esposere, of which guaranteed 	Stage 2 exposure 0 0 0 0 0 0	31/32 Stage 2 exposure, of which guaranteed 	1/2022	000	provisions for Stage 1 exposure 0 0 0 0 0 0 0	provisions for Stage 2 esposure	provisions for Stage 3 exposure 0 0 0 0 0	
Image: state	SWEDEN	Certai tanàn Canada aminina dia kaominina di	Croosere values	Risk exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 exposure, de which warneted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/32 Stage 2 exposure, of which guaranteed 	1/2022	000	provisions for Stage 1 exposure 0 0 0 0 0 0 0	provisions for Stage 2 esposure	provisions for Stage 3 exposure 0 0 0 0 0	
Image: state	SWEDEN	Certai tanàn Canada aminina dia kaominina di						31/1: Stegg 2 exposure, of which extended extended 0 0 0 0 0 0 0 0	/2022 Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	provisions for Stage 1 stage 1 stape 1 other stape 1 stape 1 stape 1 other o 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 stape 3	
Image: state	SWEDEN	Certai tanàn Canada aminina dia kaominina di						21/12 Stage 2 suptours, of subtch gasendead or one 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	//2022 Steps J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	provisions for Stage 1 stage 1 stape 1 other stape 1 stape 1 stape 1 other o 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 stape 3	Image: Section of the sectio
Indem Index Index <th< td=""><td>SWEDEN</td><td>Certai tanàn Canada aminina dia kaominina di</td><td></td><td></td><td></td><td></td><td></td><td>31/12 Sage 2 support of the second second</td><td>212222 Siage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>0 0 0 0 0 0</td><td>provisions for Stage 1 stage 1 stape 1 other stape 1 stape 1 stape 1 other o 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>provisions for Stape 3 stape 3</td><td>Image: Section of the sectio</td></th<>	SWEDEN	Certai tanàn Canada aminina dia kaominina di						31/12 Sage 2 support of the second	212222 Siage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	provisions for Stage 1 stage 1 stape 1 other stape 1 stape 1 stape 1 other o 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stape 3 stape 3	Image: Section of the sectio
Indem Index Index <th< td=""><td>SWEDEN</td><td>Certai tanàn Canada aminina dia kaominina di</td><td></td><td></td><td></td><td></td><td></td><td>31/12 Steps 2 countered which gurenteed one one one one one one one one one one</td><td>/2022 Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td></td><td>provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Image: Section 1 Image: Section 1 Image: Section 1</td></th<>	SWEDEN	Certai tanàn Canada aminina dia kaominina di						31/12 Steps 2 countered which gurenteed one one one one one one one one one one	/2022 Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0		provisions for Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: Section 1 Image: Section 1 Image: Section 1
$\begin to the set of the set of$	SWEDEN	Certai tanàn Canada aminina dia kaominina di						31/12 Sage 2 suppose 1 suppose 2 suppose	2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		provisions for Stagen exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: Section 1 Image: Section 1 Image: Section 1
FMU Control Control <thcontrol< th=""> <thcontrol< th=""> <thcontr< td=""><td>SWEDEN</td><td>Selai shan Selai shan</td><td></td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td></td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>31/12 Sage 2 suppose 1 suppose 2 suppose 2 suppose</td><td>/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>providations for supposed and supposed approximation of the supposed of the supposed and supposed of the supposed and supposed and supposed and supposed and supp</td><td>provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Image: Section 1 Image: Section 1 Image: Section 1</td></thcontr<></thcontrol<></thcontrol<>	SWEDEN	Selai shan Selai shan		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Sage 2 suppose 1 suppose 2 suppose	/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	providations for supposed and supposed approximation of the supposed of the supposed and supposed of the supposed and supposed and supposed and supposed and supp	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: Section 1 Image: Section 1 Image: Section 1
Image: State	SWEDEN	Sada dan mangementan angementan a		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Sage 2 suppose 1 suppose 2 suppose	/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	providations for supposed and supposed approximation of the supposed of the supposed and supposed of the supposed and supposed and supposed and supposed and supp	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: Section 1 Image: Section 1 Image: Section 1
Handmark Image: Constraint of the sector of th	SWEDEN	Gold share Gold Share Shar		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Sage 2 suppose 1 suppose 2 suppose	/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	providations for supposed and supposed approximation of the supposed of the supposed and supposed of the supposed and supposed and supposed and supposed and supp	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: Section 1 Image: Section 1 Image: Section 1
Instant Image: state	SWEDEN	Gold share Gold Share Shar		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Sage 2 suppose 1 suppose 2 suppose	/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providation for supposed and approved 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: Section 1 Image: Section 1 Image: Section 1
Image: state of the s	SWEDEN	Gold with an and a set of a se		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Sage 2 suppose 1 suppose 2 suppose	/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providation for supposed and approved 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: Section 1 Image: Section 1 Image: Section 1
data 0 * 0 * 0 3 3 4 4 4 4 4 1 4 1 4 1 <th1< th=""> 1 <th1< th=""> 1 <th1< th=""> <th1<< td=""><td>SWEDEN</td><td>Ged termine Sector Sect</td><td></td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td></td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>31/12 Sage 2 suppose 1 suppose 2 suppose 2 suppose</td><td>/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>providation for supposed and approved 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Image: Section 1 Image: Section 1 Image: Section 1</td></th1<<></th1<></th1<></th1<>	SWEDEN	Ged termine Sector Sect		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Sage 2 suppose 1 suppose 2 suppose	/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providation for supposed and approved 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: Section 1 Image: Section 1 Image: Section 1
FINAND discassion discassion<	SWEDEN	Sada dana Sada dana Sada dana sa dana sa dana sa dana Sada dana sa dana sa dana sa dana sa dan		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Sage 2 suppose 1 suppose 2 suppose	/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providations for supposed and supposed approximation of the supposed of the supposed and supposed of the supposed and supposed and supposed and supposed and supp	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: Section 1 Image: Section 1 Image: Section 1
Each Instantantanda transf I </td <td>SWEDEN</td> <td>Gold stein Gold stein Ste</td> <td></td> <td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td></td> <td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>31/12 Sage 2 suppose 1 suppose 2 suppose 2 suppose</td> <td>/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>providations for supposed and supposed approximation of the supposed of the supposed and supposed of the supposed and supposed and supposed and supposed and supp</td> <td>provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Image: Section 1 Image: Section 1 Image: Section 1</td>	SWEDEN	Gold stein Gold stein Ste		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Sage 2 suppose 1 suppose 2 suppose	/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providations for supposed and supposed approximation of the supposed of the supposed and supposed of the supposed and supposed and supposed and supposed and supp	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: Section 1 Image: Section 1 Image: Section 1
Image: Section 2014		Geda Unione Geda U		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Sage 2 suppose 1 suppose 2 suppose	/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providation for supposed and approved 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: Section 1 Image: Section 1 Image: Section 1
Contribution Contribution<		Gold with an and a set of a se		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Sage 2 suppose 1 suppose 2 suppose	/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	providation for supposed and approved 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: Section 1 Image: Section 1 Image: Section 1
Schwarz Schwarz <t< td=""><td></td><td>Godi shen Godi she man She</td><td></td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td></td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>31/12 Sage 2 suppose 1 suppose 2 suppose 2 suppose</td><td>/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>providations for supposed and supposed approximation of the supposed of the supposed and supposed of the supposed and supposed and supposed and supposed and supp</td><td>provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Image: Section 1 Image: Section 1 Image: Section 1</td></t<>		Godi shen Godi she man She		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Sage 2 suppose 1 suppose 2 suppose	/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	providations for supposed and supposed approximation of the supposed of the supposed and supposed of the supposed and supposed and supposed and supposed and supp	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: Section 1 Image: Section 1 Image: Section 1
Schwarz Schwarz <t< td=""><td></td><td>Geda testem Sector Sector Sec</td><td></td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td></td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>31/12 Sage 2 suppose 1 suppose 2 suppose 2 suppose</td><td>/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>providations for supposed and supposed approximation of the supposed of the supposed and supposed of the supposed and supposed and supposed and supposed and supp</td><td>provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Image: Section 1 Image: Section 1 Image: Section 1</td></t<>		Geda testem Sector Sector Sec		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Sage 2 suppose 1 suppose 2 suppose	/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	providations for supposed and supposed approximation of the supposed of the supposed and supposed of the supposed and supposed and supposed and supposed and supp	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: Section 1 Image: Section 1 Image: Section 1
Other exposures		Geda testem Sector Sector Sec		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Sage 2 suppose 1 suppose 2 suppose	/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	providations for supposed and supposed approximation of the supposed of the supposed and supposed of the supposed and supposed and supposed and supposed and supp	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: Section 1 Image: Section 1 Image: Section 1
		Selet Setting Selection of a selection of a selecti		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Sage 2 suppose 1 suppose 2 suppose	/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	providations for supposed and supposed approximation of the supposed of the supposed and supposed of the supposed and supposed and supposed and supposed and supp	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Image: Section 1 Image: Section 1 Image: Section 1
		Seld telemines in television i		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12 Sage 2 suppose 1 suppose 2 suppose	/2022 Stage 3 expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0	providations for supposed and supposed approximation of the supposed of the supposed and supposed of the supposed and supposed and supposed and supposed and supp	provisions for Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	provisiona for Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	



2023 EU-wide Stress Test: Credit risk COVID-19 STA

$ \begin{array}{ c c c c c c c c c c c c c c c c c c c$							ITISKE DOTIK	Public guaran						
Image: state in the state in									/2022					
Image: problem Image:						Stage 1		Stage 2		Stage 3	Stock of	Stock of	Stock of	Courses Patie
Image: problem Image:			Exposure values	Risk exposure amounts	Stage 1 exposure	which	Stage 2 exposure	which	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Stage 3
						guaranceed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
		Central banks Central governments					-			-				
New intermantImage: Image:		Reviewed any second and with adding												
New intermantImage: Image:		Public sector entities Multilateral Development Banks												
Image: state														
Action ac		Institutions	0	0	0		0	0	0	0	0	0		
Image: section of the section of		of which: SPE	0	0	0	0	0	0	0	0	0	0	0	
Image: section of the section of	NORWAY	A state Off		0			0	0			0	0		
Image: state s		Secured by mortoaces on immovable property	0	0	0	0	0	0	0	0	0	0	0	
Image: section of the secti					0		0		0		0			•
Image Image <t< td=""><td></td><td>Covered bonds</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>		Covered bonds												
Image Image <t< td=""><td></td><td>Collective investments undertakings (CIU)</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>		Collective investments undertakings (CIU)												
Mathematical stateMathematical stateMath<		Equity												
Unter the section of		Standardised Total	0	0	0	0	0	0	0	0	0	0	0	
Unter the section of								Public ourse	teen - Actual					
Image: problem in the second of th														
Image: state in the state in						Steps 1			/1011	Stear 1				
Analysis and a second seco				Pisk exposure	Shane 1	exposure, of	Shane 2	exposure, of	Stees 1	exposure, of	Stock of	Stock of provisions for	Stock of	Coverage Rat
Analysis and a second seco			Exposure values	amounts	exposure	which	exposure	which guaranteed	exposure	which	Stege 1	Stage 2	Stage 3	Stage 3 exposure
Image: second		Cantral banks			_	terrores		travent	_	amount	exposure	exposure	exposure	
A A A A A A A A A A A A A A A A A A A		Central opvernments												
A A A A A A A A A A A A A A A A A A A		Regional covernments or local authorities												
REWN \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		Multilateral Development Banks												
REWN \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$		International Organisations Institutions												
Math B		Corocrates	0	0	0	0	0	0	0		0	0	0	
GENANN Image: manual		of which: SHE Retail	0	0	0	0	0	0	0	0	0	0	0	
Image: section of the sectio	GERMANY	of which: SHE	0	0	0	ő	0	0	0	0	0	0	é	*
Image: section of the sectio				0			0	0			0	0		
Bandamanana India		Items associated with particularly blob risk												
Name Image Image <thi< td=""><td></td><td>Covered bonds Claims on institutions and corporates with a ST credit assessment</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></thi<>		Covered bonds Claims on institutions and corporates with a ST credit assessment												
$ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \$		Collective investments undertakings (CIU)												
Note of the set of th		Securitization												
Image: state in the s														
$ \begin tabulary and tabulary$. *		Public guaran	vtees - Actual					
$ \begin tabulary and tabulary$						Stane 1		Public guaras 31/12 Shara 2	nbeen - Actual /2022	Steve 1	She's of	Davis of	Stock of	
NUMBER Normal (Normal) Normal (Normal) <th></th> <th></th> <th></th> <th></th> <th>State 1</th> <th>Stane 1</th> <th>Stage 2</th> <th>Public guaras 31/12 Shara 2</th> <th>rtees - Actual /2022 Stage 3</th> <th>Steve 1</th> <th>Stock of provisions for Stage 1</th> <th>Stock of provisions for Stage 2</th> <th>Stock of provisions for Stage 3</th> <th>Coverage Rai Stage 3</th>					State 1	Stane 1	Stage 2	Public guaras 31/12 Shara 2	rtees - Actual /2022 Stage 3	Steve 1	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Rai Stage 3
Image: section of the sectio					State 1	Stane 1	Stage 2	Public guaras 31/12 Shara 2	rtees - Actual /2022 Stage 3	Steve 1	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
NUME Image: section of the		Central banks Central opvernments			State 1	Stane 1	Stage 2	Public guaras 31/12 Shara 2	rtees - Actual /2022 Stage 3	Steve 1	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
I = I = I = I = I = I = I = I = I = I =		Central banks Central opverments Benkeal ovverments			State 1	Stane 1	Stage 2	Public guaras 31/12 Shara 2	rtees - Actual /2022 Stage 3	Steve 1	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
Solution		Central banks Central overments Resional overments or local authorities Public worker antikes Multilateral Devolvement Surdes			State 1	Stane 1	Stage 2	Public guaras 31/12 Shara 2	ntees - Actual /2022 Stage 3	Steve 1	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
NUME Note of the second s		Central sourcements Revised Revised Sourcements Revised Revise			State 1	Stane 1	Stage 2	Public guaras 31/12 Shara 2	ntees - Actual /2022 Stage 3	Steve 1	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
Bandmain		Central sourcements Revised Revised Sourcements Revised Revise			State 1	Stane 1	Stage 2	Public guaras 31/12 Shara 2	ntees - Actual /2022 Stage 3	Stage 3 exposure, of which guaranteed annound	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure	Coverage Ra Stage 3 exposure
Bandmain		Central assemble Central assemble of local arbitration Related downments of local arbitration Relation assemble of local arbitration Relations of local arbitration Science and Relations Central and arbitrations Central and arbitrations			State 1	Stane 1	Stage 2	Public guaras 31/12 Shara 2	rtees - Actual /2022 Stage 3	Stage 3 esposure, of which guaranteed annunts	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3 exposure 0 0 0	Coverage Ra Stage 3 exposure
Image: Section of the sectio	UNITED KINGDOM	Center laws Center are remarked for law law law law Center are remarked for law law law Center are law law law Center are law law law Law method for the law Law method for the law of law law DE			State 1	Stane 1	Stage 2 exposure 0 0	Public guaras 31/12 Shara 2	vtees - Actual /2022 Stage 3 exposure 0 0 0	Stage 3 espokus, of yokus, of guaranteed anounal or of the stage of th	Stock of provisions for Stage 1	Stock of provisions for Stage 2	0	
Image: section of the sectio	UNITED KINGDOM	Center Invia Control and an Annual A			State 1	Stane 1	Stage 2 exposure 0 0	Public guaras 31/12 Shara 2	vtees - Actual /2022 Stage 3 exposure 0 0 0	Stage 3 espokus, of yokus, of guaranteed anounal or of the stage of th	Stock of provisions for Stage 1	Stock of provisions for Stage 2	0	
Image: section of the sectio	UNITED KINGDOM	General banksan General answerste for te schulture Received answerste for te schulture Machineral Evolutioner Karls Machineral Evolutioner Karls Machineral Evolutioner Karls – d'actioner Societ Security for answerste answerste Security for answerste answerste Machiner Societ Societ Societ Societ Societ Societ Societ Machiner Societ Societ Societ Societ Societ Societ Societ Societ Machiner Societ So			State 1	Stane 1	Stage 2 exposure 0 0	Public guaras 31/12 Shara 2	vtees - Actual /2022 Stage 3 exposure 0 0 0	Stage 3 espokus, of yokus, of guaranteed anounal or of the stage of th	Stock of provisions for Stage 1	Stock of provisions for Stage 2	0	
Image: state	UNITED KINGDOM	Central Institution Control Institution Contrel Institution Contrel Institution Contrel Institution Contre			State 1	Stane 1	Stage 2 exposure 0 0	Public guaras 31/12 Shara 2	vtees - Actual /2022 Stage 3 exposure 0 0 0	Stage 3 espokus, of yokus, of guaranteed anounal or of the stage of th	Stock of provisions for Stage 1	Stock of provisions for Stage 2	0	
Image: state	UNITED KINGDOM	Central tables Central annual control tables Status annual control tables Status annual control tables Central con			State 1	Stane 1	Stage 2 exposure 0 0	Public guaras 31/12 Shara 2	vtees - Actual /2022 Stage 3 exposure 0 0 0	Stage 3 espokus, of yokus, of guaranteed anounal or of the stage of th	Stock of provisions for Stage 1	Stock of provisions for Stage 2	0	
Image: sector	UNITED KINGDOM	Central parts in the second se			State 1	Stane 1	Stage 2 exposure 0 0	Public guaras 31/12 Shara 2	vtees - Actual /2022 Stage 3 exposure 0 0 0	Stage 3 espokus, of yokus, of guaranteed anounal or of the stage of th	Stock of provisions for Stage 1	Stock of provisions for Stage 2	0	
Image: state	UNITED KINGDOM	Central parts in the second se	Ergonura valura 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk expessor amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 esponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 stypester, of which and garanteed annext control of control of contro	Stage 2 exposure 0 0 0 0 0 0 0	Public guarantee	24xxx - Actual /2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 espesare, of which is generated arrows 0 0 0 0 0 0 0 0	Stock of provision for Rage 1 esposes 0 0 0 0 0 0 0 0 0 0 0	Pock of provision for Raps 2 espisors 0 0 0 0 0 0 0 0 0 0 0 0		
Image: space	UNITED KINGDOM	Central parts in the second se	Ergonura valura 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk expessor amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 esponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 stypester, of which and garanteed annext control of control of contro	Stage 2 exposure 0 0 0 0 0 0 0	Public guaranteed	2000 - Actual /2022 Stape 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 espesare, of which is generated arrows 0 0 0 0 0 0 0 0	Stock of provision for Rage 1 esposes 0 0 0 0 0 0 0 0 0 0 0	Pock of provision for Raps 2 espisors 0 0 0 0 0 0 0 0 0 0 0 0		
Barry B	UNITED KINGDOM	Central parts in the second se	Ergonura valura 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk expessor amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 esponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 stypester, of which and garanteed annext control of control of contro	Stage 2 exposure 0 0 0 0 0 0 0	Public guarantees	Atese - Actual /2022 Stege 3 expessors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	stage 3 espesare, of which is generated arrows 0 0 0 0 0 0 0 0	Stock of provision for Rage 1 esposes 0 0 0 0 0 0 0 0 0 0 0	Pock of provision for Raps 2 espisors 0 0 0 0 0 0 0 0 0 0 0		
$ \begin term (\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ $	UNITED KINGDOM	Central parts in the second se	Ergonura valura 0 0 0 0 0 0 0 0 0 0 0 0 0	Risk expessor amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 1 esponse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Elter 1 erginers, of which garanteel constant co	Stage 2 exposure 0 0 0 0 0 0 0	Public guarantee 31/12 Dapa 2 engisteurs, of which guaranteed encount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Atese - Actual /2022 Stege 3 expessors 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Blage 3 ergsavs, of which, guaranteed 	Zock of prevision for Edge 1 erg of the second seco	Beck of Provision for Rapp 1 explored 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	000000 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
$ \begin term (\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ $	UNITED KINGDOM	Central parts in the second se	Ceposers values	Alde expensive amounts	22-ун 1 «кровия 	Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 μαχα 2 ακροιοιστα 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guarantee 13/12 13/12 13/12 13/12 13/12 14/1	Atese - Actual /2022 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 5 erspann, of which gewanteed excess 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slock of provide the second se	Sick of protocol of a protocol occl occl occl occl occl occl occ		
$\begin the function of the f$	UNITED KINGDOM	Sensi baka Banda Bandan Banda	Ceposers values	Alde expensive amounts	22-ун 1 «кровия 	Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 μαχα 2 ακροιοιστα 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guaras 31/12 Saga 2 segsent, of which de gasses answer 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Atess - Actual /2022 Stage J expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 5 erspann, of which gewanteed excess 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provision to response of the provision of response of the provision of the provision for provisions for provis	Steck of provisions 2 experime services and a service	Augustanti 0 0 0 0 0 0 0 0 0 0 0 0 0	
Main contains Main con	UNITED KINGDOM	Gene Level Gene Level Constructions Construction	Ceposers values	Alde expensive amounts	22-ун 1 «кровия 	Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 μαχα 2 ακροιοιστα 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guaras 31/12 Saga 2 segsent, of which de gasses answer 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Atess - Actual /2022 Stage J expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 5 erspann, of which gewanteed excess 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provision to response of the provision of response of the provision of the provision for provisions for provis	Steck of provisions 2 experime services and a service	Augustanti 0 0 0 0 0 0 0 0 0 0 0 0 0	
Image: state	UNITED KINGDOM	Genita Maria Maria Mariana Maria Mariana Maria Mariana Maria M	Ceposers values	Alde expensive amounts	22-ун 1 «кровия 	Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 μαχα 2 ακροιικά 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guaras 31/12 Saga 2 segsent, of which de gasses answer 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Atess - Actual /2022 Stage J expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 5 erspann, of which gewanteed excess 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provision to response of the provision of response of the provision of the provision for provisions for provis	Sieck of provisions 2 separate	exposition 0 0 0 0 0 0 0 0 0 0 0 0 0	
Nation Control Control <thcontrol< th=""> <thcontrol< th=""> <thco< td=""><td>UNITED KINGDOM</td><td>Genet testis Genet testis Marine t</td><td>Ceposers values</td><td>Alak exposure amounts</td><td>22-ун 1 «кровия </td><td>Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>2 μαχα 2 ακροιικά 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Public guaras 31/12 Saga 2 sagsars, of which displayed and a sage of the sage</td><td>Atess - Actual /2022 Stage J expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Steps 5 erspann, of which gewanteed excess 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stock of provision to response of the provision of response of the provision of the provision for provisions for provis</td><td>Sieck of provisions 2 separate</td><td>exposition 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td></td></thco<></thcontrol<></thcontrol<>	UNITED KINGDOM	Genet testis Genet testis Marine t	Ceposers values	Alak exposure amounts	22-ун 1 «кровия 	Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 μαχα 2 ακροιικά 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guaras 31/12 Saga 2 sagsars, of which displayed and a sage of the sage	Atess - Actual /2022 Stage J expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 5 erspann, of which gewanteed excess 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provision to response of the provision of response of the provision of the provision for provisions for provis	Sieck of provisions 2 separate	exposition 0 0 0 0 0 0 0 0 0 0 0 0 0	
Instantion Image: Second	UNITED KINGDOM	Conta lawa: Conta	Ceposers values	Alak exposure amounts	22-ун 1 «кровия 	Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 μαχα 2 ακροιικά 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guaras 31/12 Saga 2 sagsars, of which displayed and a sage of the sage	Atess - Actual /2022 Stage J expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 5 erspann, of which gewanteed excess 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provision to response of the provision of response of the provision of the provision for provisions for provis	Sieck of provisions 2 separate	exposition 0 0 0 0 0 0 0 0 0 0 0 0 0	
Mail Constraint Constraint <td>UNITED KINGDOM</td> <td>Genis Index Sector Sector Sec</td> <td>Ceposers values</td> <td>Alak exposure amounts</td> <td>22-ун 1 «кровия </td> <td>Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>2 μαχα 2 ακροιικά 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Public guaras 31/12 Saga 2 sagsars, of which displayed and a sage of the sage</td> <td>Atess - Actual /2022 Stage J expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Steps 5 erspann, of which gewanteed excess 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td>Stock of provision to response of the provision of response of the provision of the provision for provisions for provis</td> <td>Sieck of provisions 2 separate</td> <td>exposition 0 0 0 0 0 0 0 0 0 0 0 0 0</td> <td></td>	UNITED KINGDOM	Genis Index Sector Sector Sec	Ceposers values	Alak exposure amounts	22-ун 1 «кровия 	Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 μαχα 2 ακροιικά 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guaras 31/12 Saga 2 sagsars, of which displayed and a sage of the sage	Atess - Actual /2022 Stage J expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 5 erspann, of which gewanteed excess 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provision to response of the provision of response of the provision of the provision for provisions for provis	Sieck of provisions 2 separate	exposition 0 0 0 0 0 0 0 0 0 0 0 0 0	
Table in the matrix is stated as a state of the	UNITED KINGDOM	Consi José Carlo San	Expanse values	Alak exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22-ун 1 «кровия 	Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 μαχα 2 ακροιικά 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guaras 31/12 Saga 2 sagsars, of which displayed and a sage of the sage	Atess - Actual /2022 Stage J expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps J especial generation gener	Stock of provision to response of the provision of response of the provision of the provision for provisions for provis	Sieck of provisions 2 separate	exposition 0 0 0 0 0 0 0 0 0 0 0 0 0	
Them semiclarly indicate block of the semiclar semic		Genel selection and an	Expanse values	Alak exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22-ун 1 «кровия 	Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 μαχα 2 ακροιοιστα 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guaras 31/12 Saga 2 sagsars, of which displayed and a sage of the sage	Atess - Actual /2022 Stage J expension 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps J especial generation gener	Stock of provision to response of the provision of response of the provision of the provision for provisions for provis	Sieck of provisions 2 separate	exposition 0 0 0 0 0 0 0 0 0 0 0 0 0	
Them semiclarly indicate block of the semiclar semic		Geal select Geal select Sele	Expanse values	Alak exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22-ун 1 «кровия 	Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 actionura 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guaras 31/12 Saga 2 sagsars, of which displayed and a sage of the sage	Atean - Actual (2023) Steps 3 espensor 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C spela spela sector	Stock of provision to response of the provision of response of the provision of the provision for provisions for provis	Sieck of provisions 2 separate	Stock of provides for Stock of provides for Stock of growthous for Stock of Stock of Stock of Stock of Stock of Stock of Stock of Stock of Stock of	Coverage RA
Daily Control Control <thcontrol< th=""> <thcontrol< th=""> <thcon< td=""><td></td><td>Genet besides in the set of the s</td><td>Expanse values</td><td>Alak exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>22-ун 1 «кровия </td><td>Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 2 actionura 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Public guaras 31/12 Saga 2 segsent, of which de gasses answer 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Atean - Actual (2003) Steps 3 espensor 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>C spela spela sector</td><td>Stock of provision to response of the provision of response of the provision of the provision for provisions for provis</td><td>Sieck of provisions 2 separate</td><td>Stock of provides for Stock of provides for Stock of growthous for Stock of Stock of Stock of Stock of Stock of Stock of Stock of Stock of Stock of</td><td>Coverage RA</td></thcon<></thcontrol<></thcontrol<>		Genet besides in the set of the s	Expanse values	Alak exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22-ун 1 «кровия 	Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 actionura 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guaras 31/12 Saga 2 segsent, of which de gasses answer 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Atean - Actual (2003) Steps 3 espensor 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C spela spela sector	Stock of provision to response of the provision of response of the provision of the provision for provisions for provis	Sieck of provisions 2 separate	Stock of provides for Stock of provides for Stock of growthous for Stock of Stock of Stock of Stock of Stock of Stock of Stock of Stock of Stock of	Coverage RA
Daily Control Control <thcontrol< th=""> <thcontrol< th=""> <thcon< td=""><td></td><td>Genet beside</td><td>Expanse values</td><td>Alak exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>22-ун 1 «кровия </td><td>Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 2 actionura 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Public guaras 31/12 Saga 2 segsent, of which de gasses answer 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Atean - Actual (2003) Steps 3 espensor 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>C spela spela sector</td><td>Stock of provision to response of the provision of response of the provision of the provision for provisions for provis</td><td>Sieck of provisions 2 separate</td><td>Stock of provides for Stock of provides for Stock of growthous for Stock of Stock of Stock of Stock of Stock of Stock of Stock of Stock of Stock of</td><td>Coverage RA</td></thcon<></thcontrol<></thcontrol<>		Genet beside	Expanse values	Alak exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22-ун 1 «кровия 	Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 actionura 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guaras 31/12 Saga 2 segsent, of which de gasses answer 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Atean - Actual (2003) Steps 3 espensor 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C spela spela sector	Stock of provision to response of the provision of response of the provision of the provision for provisions for provis	Sieck of provisions 2 separate	Stock of provides for Stock of provides for Stock of growthous for Stock of Stock of Stock of Stock of Stock of Stock of Stock of Stock of Stock of	Coverage RA
Daily Control Control <thcontrol< th=""> <thcontrol< th=""> <thcon< td=""><td></td><td>Genet beside</td><td>Expanse values</td><td>Alak exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>22-ун 1 «кровия </td><td>Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Stage 2 actionura 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Public guaras 31/12 Saga 2 segsent, of which de gasses answer 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Atean - Actual (2003) Steps 3 espensor 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>C spela spela sector</td><td>Stock of provision to response of the provision of response of the provision of the provision for provisions for provis</td><td>Sieck of provisions 2 separate</td><td>Stock of provides for Stock of provides for Stock of growthous for Stock of Stock of Stock of Stock of Stock of Stock of Stock of Sto</td><td>Coverage RA</td></thcon<></thcontrol<></thcontrol<>		Genet beside	Expanse values	Alak exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22-ун 1 «кровия 	Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 actionura 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guaras 31/12 Saga 2 segsent, of which de gasses answer 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Atean - Actual (2003) Steps 3 espensor 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C spela spela sector	Stock of provision to response of the provision of response of the provision of the provision for provisions for provis	Sieck of provisions 2 separate	Stock of provides for Stock of provides for Stock of growthous for Stock of Stock of Stock of Stock of Stock of Stock of Stock of Sto	Coverage RA
Descention constraints Out		Geni bein im an annue	Expanse values	Alak exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22-ун 1 «кровия 	Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 actionura 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guaras 31/12 Saga 2 segsent, of which de gasses answer 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Atean - Actual (2003) Steps 3 espensor 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C septa sectors sec	Stock of provision to response of the provision of response of the provision of the provision for provisions for provis	Sieck of provisions 2 separate	Stock of provides for Stock of provides for Stock of growthous for Stock of Stock of Stock of Stock of Stock of Stock of Stock of Sto	Coverage Ra
		Gede takan Gede takan	Expanse values	Alak exposure amounts 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	22-ун 1 «кровия 	Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 actionura 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guaras 31/12 Saga 2 segsent, of which de gasses answer 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Atean - Actual (2003) Steps 3 espensor 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C septa sectors sec	Stock of provision to response of the provision of response of the provision of the provision for provisions for provis	Sieck of provisions 2 separate	Stock of provides for Stock of provides for Stock of growthous for Stock of Stock of Stock of Stock of Stock of Stock of Stock of Sto	Coverage Bat Stage 3 espirature
		Gede takan Gede takan	Expanse values	Alde expensive amounts	22-ун 1 «кровия 	Step 1 ergoard, which garanteed encode 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 actionura 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Public guaras 31/12 Saga 2 sagsars, of which displayed and a sage of the sage	Atean - Actual (2003) Steps 3 espensor 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	C septa sectors sec	Stock of provision to response of the provision of response of the provision of the provision for provisions for provis	Steck of provisions 2 experime services and a service	Stock of provides for Stock of provides for Stock of growthous for Stock of Stock of Stock of Stock of Stock of Stock of Stock of Sto	Coverage Rati

2023 EU-wide Stress Test: Credit risk COVID-19 STA Danske Bank A/S

Image: Proper state Image: Proport Prope state Image: Proper stat	
Original	
Other Sector Operating	3 Stock of Stack of Stack of provisions for provisions for provisions for Stage 1 Stage 2 Stage 3 exposure exposure
Orbitality Operating <	est exposure exposure exposure
Londerschunder drafterlander 0 <td< td=""><td></td></td<>	
Andream Barrier Barrier <t< td=""><td></td></t<>	
Intrastructure International Operation Internatinternation Operation International Operational Ope	
	0 0 0
nske Bank A/S division at	
Accord have have been starting and an experimental starting and according and	0 0 0
Const finds and constantial by 17 officianes met.	
Calactrix instances and calabras (CU)	
Public purnetes - Sensite Senario	
11/12/023 12/12/12/12/12/12/12/12/12/12/12/12/12/1	
Apple Apple <th< th=""><th>³ Stock of Stock of Stock of</th></th<>	³ Stock of Stock of Stock of
ների արտում՝ ները արտում՝ հայ արտում բանասին բանասին բանասին ների արտում է հայ արտում հայ հայ հայ հայ հայ հայ հա գորտում ները հայ	or provisions for provisions for provisions for
(mi DZ, N) zavanited taylow guaranted taylow guaranted source and source source taylow guaranted taylow guar	eed atage a stage a
Participant	
Catal dynamic A <	
Advantage Advantage <t< td=""><td></td></t<>	
	- 0 0 -
Mail 0	0 0 0
Caim as includions and consorties with a \$7 or offic assessment	
Other instants Other instants <thother instants<="" th=""> Other in</thother>	
Second seco	
Nalic parates - tenter Source	
1/(2)2021 11/(2)2024 11/(2)2024	
11/12/201 11/12/204 11/12/204	3 Stock of Stock of Stock of Cov
1//2/2021 11//2/2024 11//2/2024	3 Stock of Stock of Stock of Stock of a, of provisions for provisions for provisions for Stope 1 Stope 2 Stope 3
1//2/2021 11//2/2024 11//2/2024	3 Stock of Stock of Stock of Stock of Cave 6, of provisions for provisions for Cave 5 stops 1 Stops 2 Stops 3 eed exposure exposure esposure
1//2/2023 11//2/2024 11//2/2024	3 Stock of Stock of Stock of Cevent of Stock of Stock of Stock of Stock of Cevent of Stock of Stock of Cevent of Stock of Cevent of Stock of Cevent of Stock of Cevent
11/2/2023 11/2/2024 11/2/2024	2 3 5 5 5 5 5 5 5 5 5 5 5 5 5
International participants Rapp. (Party)	3 Sinck of Sinck of Sinck of Participations for providents for Sinck of superations for Sinck of expensions for superations fo
Image: Note of the state of the st	2 Bick of portuging for a second seco
Image: Note of the state of the st	J Shink of generation of the second of the sec
Image: Proper state Prope	Bitch of problem toring add appendix appendix appendix appendix add appendix appendix appendix appendix add addition addition addition addition addition addition addition addition addition addition addition addition addition addition addition addition addition addition addition addition addition addition addition addition addition addition addition addition addition addition ad
Image: Proper state Propers state Pro	2 Desired Participants Particip
Image: space	Josephility Personal processing Personal procesproprocessing Personal processing
Image: Proper state Propers state Pro	Josephenet Particular Particu
Image: state	Josephol Deschaft
Image: Proper state Propers state Pro	Jos Bracket/ (Marcoll)
Image: state	Josephene Deschaft
Image: state	Josephil Restort <
Image: Norm and province of the state of the st	Joseph Strature Strature <thstrature< th=""> Strature <t< th=""></t<></thstrature<>
Image: state	Josephility Restart
Norm Norm <th< td=""><td></td></th<>	
Image: state Image: state<	
Image: state Image: state<	
Image: conditioned by the state of	
Image: Normal and provide and p	
Image: conditioned by the state of	
Image: Normal integration integratina integration integratina integratina integratina integ	
Image: Normal integration integratina integration integratina integratina integratina integ	
Image: state in the s	
Image: Normal integration integratina integration integratina integratina integratina integ	
Image: state in the s	
Image: Normal and the section of the sectio	
Image: Normal and the sector of the	
Image: Normal and the section of the sectio	
Image: Normal and the section of the sectio	
Image: Normal and the section of the sectin of the section	

EBA EUROPEAN BARCING AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 STA

|
 | |
 | | | | | | | | | | | |
 | | P | ublic guarantees | - Baseline Scenari | la . |
 | | | | | | | | |
 | | | |
|---
--|----------------
---|-----------------------------------|--|--|---|--|---
--|--|---|---|------------------------------------|--|---|---|---
--|--|--|--|---|---|--|------------------------------------
--|--|--|---
--|--|--|
|
 | |
 | | | | | 31/1 | 12/2023 | | | | | |
 | | | 31/12 | 1/2024 | |
 | | | | | | | 31/1 | 2/2025 |
 | | | |
|
 | |
 | Stage 1 | Stage 1
exposure, of | Stage 2 | Stage 2
exposure, of | Stage 3 | Stage 3
exposure, of | Stock of
provisions for | Stock of
provisions for | Stock of
provisions for | Coverage Ratio - | Stage 1 | Stage 1
exposure, of
 | Stage 2 | Stage 2
exposure, of | Stage 3 | Stage 3
exposure, of | Stock of
provisions for | Stock of
provisions for
 | Stock of
provisions for | Coverage Ratio - | Stage 1 | Stage 1
exposure, of | Stage 2 | Stage 2
exposure, of | Stage 3 | Stage 3
exposure, of | Stock of
provisions for
 | Stock of
provisions for | Stock of
provisions for Cove | verage Ratio - |
|
 | | (min FLD 3)
 | exposure | guaranteed | exposure | guaranteed | exposure | guaranteed | Stage 1
exposure | Stage 2
exposure | Stage 3
exposure | Stage 3
exposure | exposure | which
guaranteed
 | exposure | which guaranteed | exposure | guaranteed | Stage 1
exposure | Stage 2
exposure
 | Stage 3
exposure | Stage 3
exposure | exposure | guaranteed | exposure | guaranteed | exposure | guaranteed | Stage 1
exposure
 | Stage 2
exposure | Stage 3 | Stage 3
exposure |
| Normation
 | | Central banks | | | | | | | | | |
 | | | | | | | | | | | |
 | | | | |
 | | | | | | | | |
 | | |
| Normation
 | | Central governments
Reviseal povernments or local authorities | | | | | | | | | |
 | | | | | | | | | | | |
 | | | | |
 | | | | | | | | |
 | | |
| Normation
 | | Public sector entities
Multilateral Development Banks | | | | | | | | | |
 | | | | | | | | | | | |
 | | | | |
 | | | | | | | | |
 | | |
| Normation
 | | International Organisations | | | | | | | | | |
 | | | | | | | | | | | |
 | | | | |
 | | | | | | | | |
 | | |
| Normation
 | | Corporates | 0 | 0
 | 0 | o 0 | 6 | 0 0 | 0 | 0 | ٥ | | 0 | ٥ | 0 | 0
 | 0 | 0 | 0 | 0 | 0
 | | 0 | 0 | 0 | 0 | ٥ | 0 | | 0
 | o - | |
| Normation
 | | of which: 942
Retail | 0 | 0
 | | | | | 0 | 0 | 0 | | 0 | 0 | 0 | 0
 | 0 | 0 | 0 | 0 | 0
 | | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 0
 | | |
|
 | NORWAY | vi where the
Secured by mortozoes on immovable property
 | | 0 | | | | | 0 | 0 | 0 | | 0 | 0
 | 0 | 0 | 0 | 0 | | 0
 | 0 | | 0 | 0 | | 0 | 0 | 0 |
 | 0 | ۰. | |
|
 | | of which: non-GVE
Terms associated with particularly high risk
 | | | | - | | - | | | | | |
 | | | | | |
 | | | | | | | | |
 | | | |
|
 | | Covered bonds
 | | | | | | | | | | | |
 | | | | | |
 | | | | | | | | |
 | | | |
|
 | | Collective investments undertakings (CIU)
 | | | | | | | | | | | |
 | | | | | |
 | | | | | | | | |
 | | | |
|
 | | Securitization
 | | | | | | | | | | | |
 | | | | | |
 | | | | | | | | |
 | | | |
|
 | | Other excourses
Standardised Total
 | 0 | 0 | | | | | 0 | 0 | 0 | | 0 | 0
 | 0 | 0 | 0 | 0 | 0 | 0
 | 0 | | 0 | 0 | 0 | 0 | 0 | 0 |
 | 0 | ۰. | |
|
 | |
 | | | | | | | | | | | |
 | | • | volic quarantees | - Baseline Scenari | 0 |
 | | | | | | | | |
 | | | |
|
 | |
 | | | | | 31/1 | 2/2023 | | | | | |
 | | | 31/12 | /2024 | - |
 | | | | | | | 31/1 | 2/2025 |
 | | | |
|
 | |
 | | Stage 1 | | Stage 2 | | Stage 3 | Stock of | Stock of | Stock of | C | | Stage 1
 | | Stage 2 | | Stage 3 | Stock of | Stock of
 | Stock of | Comment Builty - | | Stage 1 | | Stage 2 | | Stage 3 | Stock of
 | Stock of | Stock of | |
|
 | |
 | Stage 1
exposure | which | Stage 2
exposure | which | Stage 3
exposure | which | provisions for
Stage 1 | provisions for
Stage 2 | provisions for
Stage 3 | Stage 3 | Stage 1
exposure | which
 | Stage 2
exposure | which | Stage 3
exposure | which | provisions for
Stage 1 | provisions for
Stage 2
 | provisions for
Stage 3 | Stage 3 | Stage 1
exposure | which | Stage 2
exposure | which | Stage 3
exposure | which | provisions for
Stage 1
 | provisions for
Stage 2 | provisions for
Stage 3 | Stage 3 |
|
 | | (min EUR, %)
 | | amount | | and the second | | arrow the | exposure | exposure | exposure | | | treame
 | | anoust . | | (transme | exposure | exposure
 | exposure | | | tracent | | | | transma | exposure
 | exposure | exposure | |
|
 | | Central oovernments
Revised overnments or local authorities
 | | | | | | | | | | | |
 | | | | | |
 | | | | | | | | |
 | | | |
| Image: Section of the section of th
 | | Public sector entities | | | | | | | | | |
 | | | | | | | | | | | |
 | | | | |
 | | | | | | | | |
 | | |
| Image: Section of the section of th
 | | International Organisations | | | | | | | | | |
 | | | | | | | | | | | |
 | | | | |
 | | | | | | | | |
 | | |
| Image: Section of the section of th
 | | Corporates | 0 | 0
 | 0 | 0 | | 0 | 0 | 0 | 0 | | 0 | 0 | 0 | 0
 | 0 | 0 | 0 | 0 | ٥
 | | 0 | 0 | 0 | 0 | ٥ | 0 | | 0
 | ۰. | |
| Image: Section of the section of th
 | | of which: SH2
Retail | 0 | 0
 | 0 | | 6 | | 0 | 0 | ٥ | | 0 | 0 | 0 | 0
 | 0 | 0 | 0 | 0 | 0
 | | 0 | ٥ | 0 | 0 | ٥ | 0 | c | 0
 | o - | |
|
 | GERMANY | of which: SHE
Secured by mortozoes on immovable property
 | | 0 | | | | | 0 | 0 | 0 | | 0 | 0
 | 0 | 0 | 0 | 0 | | 0
 | 0 | | 0 | 0 | | 0 | 0 | 0 |
 | 0 | ۰. | |
|
 | | of which new OIP
Items associated with particularly high risk
 | | | | - | | - | | | | | |
 | | | | | |
 | | | | | | | | |
 | | | |
|
 | | Covered bonds
Claims on institutions and composites with a ST credit assessment
 | | | | - | | - | | | | | |
 | | | | | |
 | | | | | | | | |
 | | | |
|
 | | Collective investments undertakings (CIU)
 | | | | | | | | | | | |
 | | | | | |
 | | | | | | | | |
 | | | |
|
 | | Securitisation
 | | | | | | | | | | | |
 | | | | | |
 | | | | | | | | |
 | | | |
|
 | | Standardised Total
 | 0 | 0 | 0 | • | | 0 0 | 0 | 0 | 0 | | 0 | 0
 | 0 | 0 | 0 | 0 | 0 | 0
 | ٥ | | 0 | ď | 0 | 0 | a | 0 | c
 | 0 | 0 - | |
| Image: proper type Image: propertype Image: proper type Image: p
 | | | | | | | | | | | |
 | | | | | | | | | | | |
 | | | | |
 | | | | | | | | |
 | | |
| k r m m m m m m m m m m m m m m m m m m
 | |
 | | | | | | | | | | | |
 | | P | | | b |
 | | | | | | | | |
 | | | |
| k r m m m m m m m m m m m m m m m m m m
 | |
 | | State 1 | 1 | Stans 2 | 31/3 | 12/2023
Stans 1 | | | | | | Share 1
 | | | 31/12 | 1/2024 | |
 | | | | Status 1 | 1 | State 2 | | | 1
 | | | |
| A matrix
 | |
 | Stage 1 | Stage 1
exposure, of
which | Steps 2 | Stage 2
exposure, of
which | 31/3
Stage 3 | 2/2023
Stage 3
exposure, of
which | Stock of provisions for | Stock of
provisions for | Stock of
provisions for | Coverage Ratio -
Stage 3 | Stage 1 | Stage 1
exposure, of
which
 | Stage 2 | | 31/12 | 1/2024 | | Stock of provisions for
 | Stock of provisions for | Coverage Ratio -
Store 3 | Stage 1 | Stage 1
exposure, of
which | Stage 2 | Stage 2
exposure, of
which | | | Stock of provisions for
 | Stock of provisions for | Stock of
provisions for | verage Ratio -
Stace 3 |
| A matrix
 | | (min 0.0, %
 | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed
amount | Stage 2
exposure | Stage 2
exposure, of
which
guaranteed
amount | 31/3
Stage 3
exposure | 12/2023
Stage 3
exposure, of
which
guaranteed
arrount | Stock of
provisions for
Stage 1
exposure | Stock of
provisions for
Stage 2
exposure | Stock of
provisions for
Stage 3
exposure | Coverage Ratio -
Stage 3
exposure | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed
amount
 | Stage 2
exposure | | 31/12 | 1/2024 | | Stock of
provisions for
Stage 2
exposure
 | Stock of
provisions for
Stage 3
exposure | Coverage Ratio -
Stage 3
exposure | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed
arrount | Stage 2
exposure | Stage 2
exposure, of
which
guaranteed
amount | | | Stock of
provisions for
Stage 1
exposure
 | Stock of
provisions for
Stage 2
exposure | Stock of
provisions for
Stage 3
exposure | verage Ratio -
Stage 3
exposure |
| A matrix
 | | Second banks (vio 114, %
 | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed
arrount | Stage 2
exposure | Stage 2
exposure, of
which
guaranteed | 31/1
Stage 3
exposure | 2/2023
Stage 3
exposure, of
which
guaranteed
arrount | Stock of
provisions for
Stage 1
exposure | Stock of
provisions for
Stage 2
exposure | Stock of
provisions for
Stage 3
exposure | Coverage Ratio -
Stage 3
exposure | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed
amount
 | Stage 2
exposure | | 31/12 | 1/2024 | | Stock of
provisions for
Stage 2
exposure
 | Stock of
provisions for
Stage 3
exposure | Coverage Ratio -
Stage 3
exposure | Stage 1
esposure | Stage 1
exposure, of
which
guaranteed
amount | Stage 2
exposure | Stage 2
exposure, of
which
guaranteed | | | Stock of
provisions for
Stage 1
exposure
 | Stock of
provisions for
Stage 2
exposure | Stock of
provisions for
Stage 3
exposure | verage Ratio -
Stage 3
exposure |
| A matrix
 | | Control backs (vib ER, S)
Control backs
Control concensusts & Ironi antivertica
Macinari de concension & Ironi antivertica
 | Stage 1
exposure | Stage 1
exposure, of
which
guaranted
arrount | Stage 2
exposure | Stage 2
exposure, of
which
guaranted
amount | 31/1
Stage 3
exposure | 12/2023
Stage 3
exposure, of
which
guaranteed
account | Stock of
provisions for
Stage 1
exposure | Stock of
provisions for
Stage 2
exposure | Stock of
provisions for
Stage 3
exposure | Coverage Ratio -
Stage 3
exposure | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed
amount
 | Stage 2
exposure | | 31/12 | 1/2024 | | Stock of
provisions for
Stage 2
exposure
 | Stock of
provisions for
Stage 3
exposure | Coverage Ratio -
Stage 3
exposure | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed
arrount | Stage 2
exposure | Stage 2
exposure, of
which
guaranteed | | | Stock of
provisions for
Stage 1
exposure
 | Stock of
provisions for
Stage 2
exposure | Stock of
provisions for
Stage 3
exposure | veraga Rubio -
Staga 3
exposura |
| A matrix
 | | General Assets
Coded assessment
Coded assessment
Research assessment
Walkington Codessment Reads
Walkington Codessment Reads
 | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed
amount | Stage 2
exposure | Stage 2
esposues, of
which
guaranteed | 31/3
Stage 3
exposure | 12/2023
Stage 3
exposers, of
which
guaranteed
arround | Stock of
provisions for
Stage 1
exposure | Stock of
provisions for
Stage 2
exposure | Stock of
provisions for
Stage 3
exposure | Coverage Ralio -
Stage 3
exposure | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed
amount
 | Stage 2
exposure | | 31/12 | 1/2024 | | Stock of
provisions for
Stage 2
exposure
 | Stock of
provisions for
Stage 3
exposure | Coverage Ratio -
Stage 3
exposure | Stage 1
exposure | Stage 1
exposure, of
which
guarantized | Stage 2
exposure | Stage 2
exposure, of
which
guaranteed | | | Stock of
provisions for
Stage 1
exposure
 | Stock of
provisions for
Stage 2
exposure | Stock of
provisions for
Stage 3
exposure | verage Rutio -
Stage 3
exposure |
| A matrix
 | | (eth D.S.)
Control Nation
Control Association
Control Association
C | Stage 1
exposure | Stage 1
exposure, of
which
guarantead
arrount
 | Saga 2
exposure | Stage 2
esposure, of
which
guaranteed | 31/3
Stoge J
exposure | 12/2023
Stage 3
exposure, of
which
guaranteed
stronged | Stock of
provisions for
Stage 1
exposure | Stock of
provisions for
Stage 2
exposure | Stock of
provisions for
Stage 3
exposure | Coverage Ratio -
Stage 3
exposure | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed
account | Stage 2
exposure |
 | 31/12 | 1/2024 | | Stock of
provisions for
Stage 2
exposure | Stock of
provisions for
Stage 3
exposure
 | Coverage Ratio -
Stage 3
exposure | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed
servent | Stage 2
exposure | Stage 2
exposure, of
which
guaranteed
accurat | | | Stock of
provisions for
Stage 1
exposure | Stock of
provisions for
rotage 2
exposure
 | Stock of
provisions for
Stage 3
exposure | verage Ratio -
Stage 3
exposure |
| Image: section of the sectin of the section of the
 | | Seriel Socia
Control supervision
Control automatica
Control automatica
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Networks
Netw | Stage 1
exposure | Stage 1
exposure, of
which
gurantead
arrough
 | Saga 2
exposure | Stage 2
expanse, of
which
guaranteed
encount | 31/3
Stage J
esposere | 12/2023
Stage 3
expositing of
guaranteed
structure | Stock of
provides for
Stage 1
exposure | Stock of
provisions for
provisions of
exposure
exposure | Stock of
provisions for
stages
exposure | Coverage Ratio -
Stage 3
exposure | Stage 1
exposure | Stage 1
exposure, of
which
guiranteed
amount
guiranteed | Stage 2
exposure |
 | 31/12 | 1/2024 | | Stock of
provisions for
Stage 2
exposure
0
0 | Steck of
provision for
Stage 3
expessione
expessione
for
for
for
for
for
for
for
for
for
for
 | Coverage Ratio -
Stage 3
exposure | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed
second | Stage 2
exposure | Stage 2
exposure, of
which
guaranteed
accord | | | Stock of
provisions for
Stage 1
exposure | Stock of
provisions for
Stage 2
exposure
 | Stack of
Stage 3
Stage 3
exposure | verage Ratio -
Stage 3
exposure |
| Image: condex problem
 | UNITED KINGDOM | Control sense: A control sense of a control sense o | Stage 1
exposure | Stage 1
exposure, of
which
guaranteed
amount
0
0
 | 2aga 2
exposure
0 | Stage 2
exposure, of
which
guaranteed
encount | 31/3
Stage J
esposere | 12/2023
Stage 3
exposers, of
which
guaranteed
errorent
1
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | Stock of
provisions for
Stage 1
exposure
exposure
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
controls
control | Stock of
provisions for
provisions for
exposure
apposure
0 | Stock of
provisions for
stage of
exposure
0
0
0 | Coverage Ratio -
Stage 3
exposure
- | Stage 1
exposure
0
0 | Stage 1
sepours, of
which
guaranteed
second
0
0
0 | Stage 2
exposure |
 | 31/12 | 1/2024 | | Stock of
provisions for
Stage 2
exposure
0
0 | Stock of
provisions for
Stage 3
expensions
expensions
of
0
0
0
0 | Coverage Ratio -
Stage 3
exposure | Stage 1
exposure
0
0 | Stage 1
exposure, of
which
guiranteed
second
0
0 | Stage 2
exposure
0 | Stage 2
expssue, of
which
guaranteed
environ
 | | | Stock of
provisions for
Stage 1
exposure | Stock of
provisions for
Stage 2
exposure
exposure
of
0 | Stack of provisions for Stape 3 asystems
 | verage Ratio -
Stage 3
exposure |
Image: condex problem	UNITED KINGDOM	Own to beak Own to be a second of the second o	Stage 1 exposure 0	Stage 1 exposure, of which guaranteed account 0	Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed encoded	33/3 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed erround 1 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure control of the stock control of	Stock of provisions for Stage 2 exposure 0 0	Shock of provisions for Stage 3 exposure 0 0 0	Coverage Ratio - Stage 3 exposure - -	Stage 1 exposure 0 0	Stage 1 exposure, of which guaranteed second 0 0 0 0	Stage 2 exposure 0 0		31/12	1/2024		Shock of provisions for Stage of exposure 	Stack of provisions for Stage 3 exposure 0 0 0 0	Coverage Ratio - Stage 3 exposure - -	Stage 1 exposure 0 0	Stage 1 exposure, of which guaranteed second c	Stage 2 exposure 0	Stage 2 exposure, of which guaranteed annuel 0 0 0			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 staposons staposons of control of control of	Stack of provisions for Stage 3 exposure 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0	rersge Ratio - Stage 3 exposure
Image: condex problem	UNITED KINGDOM	Own to beak Own to be a second of the second o	Stage 1 exposure	Stage 1 exposure, of which guaranteed account 0	Яара 2 ехровиля 0 0 0	Stage 2 espokure, of which guaranteed a a a a a a a a a a a a a a a a a a	33/3 Stage 3 exposure	12/2023 Shape 3 exposure, of which guaranteed a a a a a a a a a a a a a a a a a a	Stock of provisions for Stage 1 exposure exposure control of the control of the c	Stock of provisions for Stage 2 exposure 0 0 0	Shock of provisions for Stage 3 exposure 0 0	Coverage Ballo - Stage 3 exposure 	Stage 1 exposure 0 0	Stage 1 experts of which guaranteed second 0 0 0	Stage 2 exposure 0 0		31/12	1/2024		Shock of previsions for stage 2 axposure 0 0 0	Stack of provisions for Stage 3 exposure 0 0 0 0	Coverage Ratio - Stage 3 exposure - -	Stage 1 exposure 0 0	Stage 1 exposure, of which guaranteed second c	Stage 2 exposure 0	Stage 2 expsuurs, of which guaranteed annual 0 0			Stock of provisions for Stage 1 exposure	Stock of priviles for Stage 2 exposure	Stack of provisions for Steps 3 exposure 4 e	erage Ratio - Stage J exposure exposure
Image: condex problem	UNITED KINGDOM	Own to beak Own to be a second of the second o	Stage 1 exposure	Stage 1 exposure, of which guaranteed association guaranteed association guaranteed association guaranteed association guaranteed gu	2age 2 exposure 0	Stage 2 exposure, of which guaranteed extension 2 2 2 2 2 2 2 0 0	31/3 Stage J exposures	12/2023 Shape 3 exposure, of which guaranteed second 1 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure control of the control of	Stock of provisions for Stage 2 exposure 0 0	Stock of provisions for Stage 3 exposure 0 0 0	Coverage Ratio - Stage 3 exposure 	Steps 1 exposure 0 0	Stage 1 exposure of surrenteed arrown) g g g g g g g g g g g g g g g g g g g	Stage 2 exposure 0 0		31/12	1/2024		Stock of provisions for Stage 2 exposure exposure of 0 0 0 0	Stack of provisions for Stage 3 expessure 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - -	Stage 1 exposure 0 0	Stage 1 exposure, of which gournated environ	Stage 2 exposure	Stage 2 explanar, of which guaranteed anount guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure exposur	Stack of provisions for Staps 3 sepsaire 2 s	verspe Rutio - Stage 3 exposure
Image: condex problem	UNITED KINGDOM	Own to beak Own to be a second of the second o	Stege 1 exposure 0 0	Shage 1 exposure, of which scenario control of 0 0 0	2xps 2 exposure 0 0 0	Stage 2 esposure, of which guaranteed account 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	31/3 Stage 3 esposure	12/2023 Shipe 3 exposers, of which guaranteed errowal 2 2 2 2 2 2 2 2 2 2 2 0 0	Stock of provisions for supports supports comparison co	Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for Stage 3 exposure 0 0 0	Coverage Ratio - Stage 3 exposure 	Stage 1 exposure 0 0	Stage 1 septions, of which guaranteed second guaranteed	Stage 2 exposure 0 0		31/12	1/2024		Stock of provisions for Stage 2 explosive expl	Stock of Stage 3 september 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - -	Stage 1 seposire 0 0	Stage 1 espours, et which guranhed second 0 0 0	Stage 2 explosure 0 0	Stage 2 exposure, of webch guaranteed execute 0 0 0			Stock of Stock of Stope 1 exposure C C C C C	Stock of provident for adapta 2 asponent approximation of operations operation operati	Stack of provisions for separate and the	verspe Rutio - Stage 3 exposure
Image: condex problem	UNITED KINGDOM	Own to beak Own to be a second of the second o	Stege 1 expours 0 0 0	Shape 1 exposure, of which guarenteed 0 0 0 0 0	Saga 2 expirion 0 0 0 0	Steps 2 espotunt, of which and an analysis and an an an an a	31/3 Stage 3 exposion C C C	IZ/2023 Shape 3 exposure, sf which guranteed execute 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stage 1 asponure control contr	Stock of previous for 2012 exponent exponent 0 0	Steck of providen for Regal explored 0 0	Coverage Ratio - Stage 3 exposure 	Stage 1 exposure 0 0	Steps 1 expours, of which gameted arranted 0 0 0 0 0	Stage 2 exposure		31/12	1/2024		Stack of provision for Sugar 2 expanses	Stock of providions for Stage 3 exposure 0 0 0 0 0	Crowsząp Balio - Szaga 3 esposire - -	Stage 1 exposure 0 0	Stays 1 exposing which guaranted executed 0 0	Stage 2 exposure 0 0	Stage 2 exposury, of webd executed 0 0 0 0			Stock of provisions for stoge 1 expourse constraints c	Stock of protocol for second and appendix append	Stock of provisions for Steps 3 exposure exposur	verage Ratio - Stage 3 exposure
Openand Openand <t< th=""><th>UNITED KINGDOM</th><th>Own to beak Own to be a second of the second o</th><th>Stage 1 exposure</th><th>Singe 1 septense, of which graves anount anount of anount anount of anount anount of anount anount anount of anount anount anount of anount of anount of anount of anount of anount of anount of anount of anounta anounta</th><th>Баря 2 езрэния 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>Slage 2 espanse, of which G united metado D 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>31/3 Rage 3 exposure c</th><th>2/2023 Skgs 3 esponse, ef which g g which g g g which g g g g which g g g g g g g g g g g g g g g g g g g</th><th>Block of protions for Steps 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>Shock of previousn for Stage 2 exposure 0 0 0 0 0 0</th><th>Deck of provisions for Stage 3 exposure 0 0 0 0 0</th><th>Coverage Ratio - Stage 3 angourn </th><th>Stage 1 exposure 0 0 0</th><th>Shape 1 septement of which means and means and</th><th>Stage 2 exposure 0 0</th><th>Stage 2 exposue, of which mount mount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>31/11 Stage 3 exposure 0 0 0</th><th>//224 Step J Ste</th><th>Stock of provisions for Stage 1 explosure 0 0 0 0</th><th>Book of provident for Response exposes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>Stock of providions for a septence explanate of the septence of the se</th><th>Corverage Ratio - 28age 3 exposure </th><th>Stage 1 exposure 0 0 0 0</th><th>Stays 1 exposes 1 which guranted excount g</th><th>Stage 2 exposure 0 0 0</th><th>Stage 2 espsaum, of which gaugestal executed 0 0 0</th><th></th><th></th><th>Stock of Stock of Repairs and Repairs C C C C C C C C C C C C C C C C C C C</th><th>Stock of provision for Stegs 2 asponse</th><th>Stack of provisions for Stage 1 expenses expenses 0 0 0 0 0 0 0 0</th><th>verage Ratio - Stage 3 exposure </th></t<>	UNITED KINGDOM	Own to beak Own to be a second of the second o	Stage 1 exposure	Singe 1 septense, of which graves anount anount of anount anount of anount anount of anount anount anount of anount anount anount of anount of anount of anount of anount of anount of anount of anount of anounta anounta	Баря 2 езрэния 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slage 2 espanse, of which G united metado D 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/3 Rage 3 exposure c	2/2023 Skgs 3 esponse, ef which g g which g g g which g g g g which g g g g g g g g g g g g g g g g g g g	Block of protions for Steps 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Shock of previousn for Stage 2 exposure 0 0 0 0 0 0	Deck of provisions for Stage 3 exposure 0 0 0 0 0	Coverage Ratio - Stage 3 angourn 	Stage 1 exposure 0 0 0	Shape 1 septement of which means and means and	Stage 2 exposure 0 0	Stage 2 exposue, of which mount mount 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Stage 3 exposure 0 0 0	//224 Step J Ste	Stock of provisions for Stage 1 explosure 0 0 0 0	Book of provident for Response exposes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of providions for a septence explanate of the septence of the se	Corverage Ratio - 28age 3 exposure 	Stage 1 exposure 0 0 0 0	Stays 1 exposes 1 which guranted excount g	Stage 2 exposure 0 0 0	Stage 2 espsaum, of which gaugestal executed 0 0 0			Stock of Stock of Repairs and Repairs C C C C C C C C C C C C C C C C C C C	Stock of provision for Stegs 2 asponse	Stack of provisions for Stage 1 expenses expenses 0 0 0 0 0 0 0 0	verage Ratio - Stage 3 exposure
Openand Openand <t< th=""><th>UNITED KINGDOM</th><th>Own to beak Own to be a second of the second o</th><th>0 0 0</th><th></th><th>0 0 0 0</th><th></th><th></th><th></th><th></th><th>0</th><th></th><th></th><th>0 0 0</th><th></th><th>000000000000000000000000000000000000000</th><th>Stogs 2 capped of solid particular solid s</th><th>21/1: Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>//2024</th><th>Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the Rege 1 experision of the Regel 1 expel 1 experision</th><th>0 0 0 0</th><th>Q Q Q Q Q</th><th>-</th><th>0</th><th>0</th><th>0</th><th>0</th><th>Stage 3 espasse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>Step 3 expenses of parameters par</th><th></th><th></th><th>8 - 0 - 0 -</th><th>eraga Balto - Staga 3 esposen</th></t<>	UNITED KINGDOM	Own to beak Own to be a second of the second o	0 0 0		0 0 0 0					0			0 0 0		000000000000000000000000000000000000000	Stogs 2 capped of solid particular solid s	21/1: Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	//2024	Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the Rege 1 experision of the Regel 1 expel 1 experision	0 0 0 0	Q Q Q Q Q	-	0	0	0	0	Stage 3 espasse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 expenses of parameters par			8 - 0 - 0 -	eraga Balto - Staga 3 esposen
Openand Openand <t< th=""><th>UNITED KINGDOM</th><th>Own to beak Own to be a second of the second o</th><th>0 0 0</th><th></th><th>0 0 0 0</th><th></th><th></th><th></th><th></th><th>0</th><th></th><th></th><th>0 0 0</th><th></th><th>000000000000000000000000000000000000000</th><th>Stogs 2 capped of abids parateled activation activativation activativation activativativativativativativativativativa</th><th>21/1: Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>//2024</th><th>Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the Rege 1 experision of the Regel 1 expel 1 experision</th><th>0 0 0 0 0</th><th>Q Q Q Q Q</th><th>-</th><th>0</th><th>0</th><th>0</th><th>0</th><th>Stage 3 espasse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</th><th>Step 3 expenses of parameters par</th><th></th><th></th><th>8 - 0 - 0 -</th><th></th></t<>	UNITED KINGDOM	Own to beak Own to be a second of the second o	0 0 0		0 0 0 0					0			0 0 0		000000000000000000000000000000000000000	Stogs 2 capped of abids parateled activation activativation activativation activativativativativativativativativativa	21/1: Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	//2024	Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the Rege 1 experision of the Regel 1 expel 1 experision	0 0 0 0 0	Q Q Q Q Q	-	0	0	0	0	Stage 3 espasse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 expenses of parameters par			8 - 0 - 0 -	
And Mathematical Constraint C																																
 | UNITED KINGDOM | Intel price Data of price | 0
0
0 |
 | 0
0
0
0 | | | | | 0 | | | 0
0
0 | | 000000000000000000000000000000000000000 | Stogs 2
capped
of
abids
parateled
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activativation
activativation
activativativativativativativativativativa | 21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | //2024 | Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the Rege 1 experision of the Regel 1 expel 1 experision | 0
0
0
0
0 | Q
Q
Q
Q
Q | - | 0 | 0 | 0 | 0
 | Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par | |
 | 8 -
0 -
0 - | |
| And Mathematical Constraint C
 | UNITED KINGDOM | Intel price Data of price | 0
0
0 |
 | 0
0
0
0 | | | | | 0 | | | 0
0
0 | | 000000000000000000000000000000000000000 | Stogs 2
capped
of
abids
parateled
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activativation
activativation
activativativativativativativativativativa | 21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | //2024 | Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the Rege 1 experision of the Regel 1 expel 1 experision | 0
0
0
0
0 | Q
Q
Q
Q
Q | - | 0 | 0 | 0 | 0
 | Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par | |
 | 8 -
0 -
0 - | |
| Normal Normal<
 | UNITED KINGDOM | India tanàna ika kao kao kao kao kao kao kao kao kao k | 0
0
0 |
 | 0
0
0
0 | | | | | 0 | | | 0
0
0 | | 000000000000000000000000000000000000000 | Stogs 2
capped of
abids
parateled
actions
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
 | 21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | //2024 | Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the regeneration of the regenerati | 0
0
0
0
0 | Q
Q
Q
Q
Q | - | 0 | 0 | 0 | 0
 | Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par | |
 | 8 -
0 -
0 - | |
| Name Second Second <td>UNITED KINGDOM</td> <th>India tanàna ika kao kao kao kao kao kao kao kao kao k</th> <td>0
0
0</td> <td></td> <td>0
0
0
0</td> <td></td> <td></td> <td></td> <td></td> <td>0</td> <td></td> <td></td> <td>0
0
0</td> <td></td> <td>000000000000000000000000000000000000000</td> <td>Stogs 2
capped of
abids
parateled
actions
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0</td> <td>21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0</td> <td>//2024</td> <td>Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the Rege 1 experision of the Regel 1 expel 1 experision</td> <td>0
0
0
0
0</td> <td>Q
Q
Q
Q
Q</td> <td>-</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0</td> <td>Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par</td> <td></td> <td></td> <td>8 -
0 -
0 -</td> <td></td>
 | UNITED KINGDOM | India tanàna ika kao kao kao kao kao kao kao kao kao k | 0
0
0 |
 | 0
0
0
0 | | | | | 0 | | | 0
0
0 | | 000000000000000000000000000000000000000 | Stogs 2
capped of
abids
parateled
actions
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
 | 21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | //2024 | Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the Rege 1 experision of the Regel 1 expel 1 experision | 0
0
0
0
0 | Q
Q
Q
Q
Q | - | 0 | 0 | 0 | 0
 | Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par | | | 8 -
0 -
0 -
 | |
| Name Name <th< td=""><td>UNITED KINGDOM</td><th>India tanàna ika kao kao kao kao kao kao kao kao kao k</th><td>0
0
0</td><td></td><td>0
0
0
0</td><td></td><td></td><td></td><td></td><td>0</td><td></td><td></td><td>0
0
0</td><td></td><td>000000000000000000000000000000000000000</td><td>Stogs 2
capped of
abids
parateled
actions
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0</td><td>21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0</td><td>//2024</td><td>Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the Rege 1 experision of the Regel 1 expel 1 experision</td><td>0
0
0
0
0</td><td>Q
Q
Q
Q
Q</td><td>-</td><td>0</td><td>0</td><td>0</td><td>0</td><td>Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0</td><td>Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par</td><td></td><td></td><td>8 -
0 -
0 -</td><td></td></th<>
 | UNITED KINGDOM | India tanàna ika kao kao kao kao kao kao kao kao kao k | 0
0
0 |
 | 0
0
0
0 | | | | | 0 | | | 0
0
0 | | 000000000000000000000000000000000000000 | Stogs 2
capped of
abids
parateled
actions
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
 | 21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | //2024 | Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the Rege 1 experision of the Regel 1 expel 1 experision | 0
0
0
0
0 | Q
Q
Q
Q
Q | - | 0 | 0 | 0 | 0
 | Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par | | | 8 -
0 -
0 -
 | |
| NAMe Second Second <td>UNITED KINGDOM</td> <th>India tanàna ika kao kao kao kao kao kao kao kao kao k</th> <td>0
0
0</td> <td></td> <td>0
0
0
0</td> <td></td> <td></td> <td></td> <td></td> <td>0</td> <td></td> <td></td> <td>0
0
0</td> <td></td> <td>000000000000000000000000000000000000000</td> <td>Stogs 2
capped of
abids
parateled
actions
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0</td> <td>21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0</td> <td>//2024</td> <td>Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the Rege 1 experision of the Regel 1 expel 1 experision</td> <td>0
0
0
0
0</td> <td>Q
Q
Q
Q
Q</td> <td>-</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0</td> <td>Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par</td> <td></td> <td></td> <td>8 -
0 -
0 -</td> <td></td>
 | UNITED KINGDOM | India tanàna ika kao kao kao kao kao kao kao kao kao k | 0
0
0 |
 | 0
0
0
0 | | | | | 0 | | | 0
0
0 | | 000000000000000000000000000000000000000 | Stogs 2
capped of
abids
parateled
actions
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
 | 21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | //2024 | Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the Rege 1 experision of the Regel 1 expel 1 experision | 0
0
0
0
0 | Q
Q
Q
Q
Q | - | 0 | 0 | 0 | 0
 | Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par | | | 8 -
0 -
0 -
 | |
| Network Network <t< td=""><td></td><th>India tanàna ika kao kao kao kao kao kao kao kao kao k</th><td>0
0
0</td><td></td><td>0
0
0
0</td><td></td><td></td><td></td><td></td><td>0</td><td></td><td></td><td>0
0
0</td><td></td><td>000000000000000000000000000000000000000</td><td>Stogs 2
capped of
abids
parateled
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activativation
activativation
activativativativativativativativativativa</td><td>21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0</td><td>//2024</td><td>Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the regeneration of the regenerati</td><td>0
0
0
0</td><td>Q
Q
Q
Q
Q</td><td>-</td><td>0</td><td>0</td><td>0</td><td>0</td><td>Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0</td><td>Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par</td><td></td><td></td><td>8 -
0 -
0 -</td><td></td></t<>
 | | India tanàna ika kao kao kao kao kao kao kao kao kao k | 0
0
0 |
 | 0
0
0
0 | | | | | 0 | | | 0
0
0 | | 000000000000000000000000000000000000000 | Stogs 2
capped of
abids
parateled
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activativation
activativation
activativativativativativativativativativa
 | 21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | //2024 | Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the regeneration of the regenerati | 0
0
0
0 | Q
Q
Q
Q
Q | - | 0 | 0 | 0 | 0
 | Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par | | | 8 -
0 -
0 -
 | |
| Order Order <th< td=""><td></td><th>India tanàna ika kao kao kao kao kao kao kao kao kao k</th><td>0
0
0</td><td></td><td>0
0
0
0</td><td></td><td></td><td></td><td></td><td>0</td><td></td><td></td><td>0
0
0</td><td></td><td>000000000000000000000000000000000000000</td><td>Stogs 2
capped of
abids
parateled
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activativation
activativation
activativativativativativativativativativa</td><td>21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0</td><td>//2024</td><td>Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the regeneration of the regenerati</td><td>0
0
0
0</td><td>Q
Q
Q
Q
Q</td><td>-</td><td>0</td><td>0</td><td>0</td><td>0</td><td>Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0</td><td>Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par</td><td></td><td></td><td>8 -
0 -
0 -</td><td></td></th<>
 | | India tanàna ika kao kao kao kao kao kao kao kao kao k | 0
0
0 |
 | 0
0
0
0 | | | | | 0 | | | 0
0
0 | | 000000000000000000000000000000000000000 | Stogs 2
capped of
abids
parateled
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activativation
activativation
activativativativativativativativativativa
 | 21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | //2024 | Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the regeneration of the regenerati | 0
0
0
0 | Q
Q
Q
Q
Q | - | 0 | 0 | 0 | 0
 | Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par | | | 8 -
0 -
0 -
 | |
| Operation Operation <t< td=""><td></td><th>India tanàna ika kao kao kao kao kao kao kao kao kao k</th><td>0
0
0</td><td></td><td>0
0
0
0</td><td></td><td></td><td></td><td></td><td>0</td><td></td><td></td><td>0
0
0</td><td></td><td>000000000000000000000000000000000000000</td><td>Stogs 2
capped of
abids
parateled
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activativation
activativation
activativativativativativativativativativa</td><td>21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0</td><td>//2024</td><td>Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the regeneration of the regenerati</td><td>0
0
0
0</td><td>Q
Q
Q
Q
Q</td><td>-</td><td>0</td><td>0</td><td>0</td><td>0</td><td>Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0</td><td>Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par</td><td></td><td></td><td>8 -
0 -
0 -</td><td></td></t<>
 | | India tanàna ika kao kao kao kao kao kao kao kao kao k | 0
0
0 |
 | 0
0
0
0 | | | | | 0 | | | 0
0
0 | | 000000000000000000000000000000000000000 | Stogs 2
capped of
abids
parateled
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activation
activativation
activativation
activativativativativativativativativativa
 | 21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | //2024 | Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the regeneration of the regenerati | 0
0
0
0 | Q
Q
Q
Q
Q | - | 0 | 0 | 0 | 0
 | Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par | | | 8 -
0 -
0 -
 | |
| Image: Second
 | | India tanàna ika kao kao kao kao kao kao kao kao kao k | 0
0
0 |
 | 0
0
0
0 | | | | | 0 | | | 0
0
0 | | 000000000000000000000000000000000000000 | Stogs 2
capped
of
solid
particular
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
s | 21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | //2024 | Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the regeneration of the regenerati | 0
0
0
0
0 | Q
Q
Q
Q
Q | - | 0 | 0 | 0 | 0
 | Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par | |
 | 8 -
0 -
0 - | |
|
 | | India tanàna ika kao kao kao kao kao kao kao kao kao k
 | 0
0
0 | | 0
0
0
0 | | | | | 0 | | | 0
0
0 |
 | 000000000000000000000000000000000000000 | Stogs 2
capped of
solid
particular
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
s | 21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | //2024 | Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the Rege 1 experision of the Regel 1 expel 1 experision | 0
0
0
0
0 | Q
Q
Q
Q
Q
 | - | 0 | 0 | 0 | 0 | Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par | |
 | 8 -
0 -
0 - | |
|
 | | India tanàna ika kao kao kao kao kao kao kao kao kao k
 | 0
0
0 | | 0
0
0
0 | | | | | 0 | | | 0
0
0 |
 | 000000000000000000000000000000000000000 | Stogs 2
capped of
solid
particular
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
solid
s | 21/1:
Stage 3
exposure
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | //2024 | Stock of provisions for Rege 1 experisions for Rege 1 experisions for Rege 1 experisions of the Rege 1 experision of the Regel 1 expel 1 experision | 0
0
0
0
0 | Q
Q
Q
Q
Q
 | - | 0 | 0 | 0 | 0 | Stage 3
espasse
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0
0 | Step 3
expenses of
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
parameters
par | |
 | 8 -
0 -
0 - | |

2023 EU-wide Stress Test: Credit risk COVID-19 STA Danske Bank A/S

																Public guarantees	- Adverse Scenar 2/2024	6				-									
			Stage 1		Stage 2	31/12/		Desk of	Dark of	Derit of			Stage 1		Stage 2			Plants of	Deck of	Desite of			Stage 1		Stage 2	31/1	2/2025 Stage 3	Starb et	Dented	Planch of	
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	Stock of provisions for Stage 1 exposure	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	exposure, of which	Stage 2 exposure	exposure, of which	Stage 3 exposure	exposure, of which	provisions for Stage 1	Stock of provisions for Stage 2 exposure	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %)		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure		guaranteed		guaranteed		guaranteed	exposure	exposure	exposure	exposure
	Central opvernments Regional opvernments or local authorities																														
	Public sector entities Multisteral Development Banks																														
	International Organisations																														
	Institutions Cereorstes	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
	rd whole State	0	0		0	0	0		0	0		0	0	0	0		0	0	0	0		0	0		0	0	0		0	0	-
Danske Bank A/S	of which: SHE Secured by motosnes on immovable property	0		0	0	0	0	0	0	0		0	0	0	0	0			0	0		0			0		0	•	0	0	
	Served by motheres on immovable scenario of which ann-300 Terms associated with particularly Neh risk																														
	Covered bonds																														
	Collective investments undertakings (CIU)																														
	Eouity Securitization																														
	Other excourses Standardised Total	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	
																Public guarantees	- Adverse Scenari	io .													
						31/12/											2/2024									31/1	2/2025				
			Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -		Stage 1 exposure, of		Stage 2 exposure, of		Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -
	(min EUR, Te)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	which	Stage 3 exposure	which	provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	which	Stage 3 exposure	which	Stock of provisions for Stage 1	provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	which	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	which	provisions for Stage 1	Stock of provisions for Stage 2	provisions for Stage 3	Coverage Ratio - Stage 3 exposure
	(min EUR, %)		traunt		-		tracent	exposure	esposure	exposure			taroant		answed		(mercene	exposure	exposure	exposure			tracent		a manual d		(mount)	exposure	exposure	exposure	
	Central oovernments Regional povernments or local authorities																														
	Bublic sector entities Multilateral Development Sanks																														
	Multilateral Development Banks International Organisations																														
	Institutions Cecsorates	0	0	٥	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	-
	of which: SHE Retuil	0		0	0	0	0	0	0	0		0	0	0	0	0			0	0		0			0	0	0	•	0	0	
DENMARK	of which: SHE Secured by mortoacces on Immovable property					0						0													0						
	of which non-242 Items associated with particularly high risk	, in the second s			- Č		*	Ĭ				, e	×		×	v	×	, i i i i i i i i i i i i i i i i i i i		×							ž		, in the second s	, v	
	Items associated with particularly high risk Covered bonds																														
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIII)																														
	Equity Encoding the second																														
	Other encourses Records of Tabl					0						0																			
															, v	Public ourrantees	- Adverse Scener	5													
						31/12/	/2023										2/2024										2/2025				
		Ebrary 1	Stage 1 exposure, of		Stage 2 exposure, of	31/12/	/2023 Stage 3 exposure, of	Stock of	Stock of	Stock of	Coverage Ratio -	5h 1	Stage 1 exposure, of	5 mm 2		31/12	2/2024		Stock of	Stock of	Coverage Ratio -	01	Stage 1 exposure, of	5	Stage 2 exposure, of			Stock of	Stock of	Stock of	Coverage Ratio -
	(etc. 113)	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 esposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 essoure	Stock of provisions for Stage 3 stopsure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		31/12	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 estroure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(nin E.R. %)	Stage 1 exposure	Stage 1 exponure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	(2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stepe 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12	2/2024	io Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central overments Bening overments	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure 1	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guarantized	Stock of provisions for Stage 1 exposure	Stock of provisions for overse 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		31/12	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	(del EUK %) Control de la consensaté Recipital de la consensaté de la consensaté	Stage 1 exposure	Stage 1 exposure, of which guranted	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		31/12	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central oovernments Revised oovernments Public sector entities	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	/2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Rallo - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		31/12	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 expours, of which guranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
	Central banks Central oovernments Revised oovernments Public sector entities	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/12/ Stage 3 exposure	(2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 expronume	Stock of provisions for Stage 2 exposure	Stack of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure -	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure		31/12	2/2024		Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 esposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 expours, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Shock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure
SWEDEN	Control lands version and lands and	Stage 1 exposure 0	Stage 1 septement, of subich guarantead success 0 0	Stage 2 experime	Stage 2 exposure, of which guaranteed 	31/12/ Stage 3 exposure 0	(2023 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0	Stage 1 exposure, of which guaranteed mesonet	Stage 2 exposure		31/12	2/2024		Stock of provisions for Stage 2 exposure 0 0	Stock of provisions for Stage 3 esposure	Coverage Ratio - Stage 3 exposure -	Stage 1 exposure 0	Stage 1 expours, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed			Stock of provisions for Stage 1 exposure	Stock of provision for Stage 2 exposure	Stock of provisions for Steps 3 exposure 0	Coverage Ratio - Rage 3 exposure
SWEDEN	Canada Ca	Stage 1 exposure 0 0	Stage 1 septement, of subich guarantead second 0 0 0 0	Stage 2 expessions c c c c c c c c c c c c	Stage 2 seposure, of which gouranteed environt	31/12/ Stage 3 exposure 0 0	/2023 Stage 3 exposure, of which guaranteed second	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for supresure of control of control	Coverage Ratio - Stage 3 exposure 	Stage 1 exposure 0 0	Stage 1 exposure, of which guaranteed	Stage 2 exposure 0 0		31/12	2/2024		Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for Stape 3 exposure 0 0 0	Coverage Ratio - Stage 3 exposure - -	Stage 1 exposure 0 0	Stage 1 exposure, of which guranteed 	Stage 2 exposure 0 0	Stage 2 expsoure, of which guarnized 			Stock of provisions for Stage 1 exposure 0 0	Stock of provision for Stage 2 exposure 0 0 0	Stack of provisions for supposure exposure 0 0	Coverage Ratio - Stage 3 exposure expos
SWEDEN	Control assess Control assessments Forman et al. (Control assessments Format et al. (Control assessment et al. (Control assessment Format et al. (Control as	Stage 1 exposure 0 0	Stage 1 exposure, of which guaranted comment 0 0 0 0 0 0	Stage 2 exposure 0 0	Stage 2 separation, of which government memory 0 0	31/12/ Stage 3 exposure 0 0	(2023 Stapp 3 exposers, of which guranteed summark	Stock of provisions for Stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for september of the second sec	Coverage Ratio - Stage 3 exposure 	Stage 1 exposure 0 0	Stage 1 exposure, of which gurranteed 	Stage 2 exposure 0 0		31/12	2/2024		Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for Stape 3 exposure 0 0 0	Coverage Ratio - Stage 3 exposure - -	Stage 1 exposure 0 0 0 0	Stage 1 exposers, of unitch, ef guranteed 	Stage 2 exposure 0 0	Stage 2 espanse, of which guarantind 			Stock of provisions for stage at exposure 0 0	Stock of provisions for Stage 2 exposure 0 0 0 0 0 0	Stack of provisions for exposure apposure	Coverage Ratio - Stage 3 exposes expose expose expose exposes exposes exposes exposes exposes exposes exposes expose expos expose expose expose expos
SWEDEN	Canada Ca	Stage 1 exposure C	Soop 1 exposers, of which guaranteed 6 6 0 0	Stage 2 exposure 0 0 0	Stage 2 esposure, of which guaranteed 0 0	21/12/ Stage 3 exposure 0 0 0	/2023 Stage 3 exposure, of which guaranteed guaranteed 0 0 0	Stock of provisions for Stage 1 exposure 0 0	Stock of provision for stage 2 anposure 0 0	Stack of provision for Stage 3 exposure 0 0 0	Corversion Radio - Stage 3 and exposure - -	Stage 1 exposure 0 0	Stage 1 seposure, of subich gurranteed oneseen 0 0 0 0 0	Stage 2 exposure 0 0		31/12	2/2024		Stock of provisions for exposure exposu	Stock of provisions for status 3 appleurs 0 0 0 0	Coverage Ratio - Stage 3 exposure -	Stage 1 exposure 0	Steps 1 exposure, of guaranteed constants	Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed on a start 0 0 0			Stock of provisions for Stage 1 scposure C	Stock of provisions for Stage 2 exposure control of the control of	Stack of provisions for Stage 3 exposure 0 0 0	Converge Ratio - Stage 3 separate separ
SWEDEN	Canada Ca	Stage 1 exposure 0 0	Stope 1 express of which guaranteed 0 0 0 0 0	Stage 7 expsture 0 0	Stage 2 separating of which guaranted 0 0 0	21/12/ Sage 3 exposure 0 0 0	/2023 Sage 3 which guaranted 0 0 0 0	Stock of provisions for Stage 1 exponents of the stock of	Stock of provisions for Stage 2 exposure	Stock of providents for Zege 3 explanation for Comparison for Comp	Coverage Ratio - Stage 3 exposive 	Stage 1 exposure 0 0 0	Stage 1 stoppour, of winch auronal aur	Stage 2 exposure 0 0		31/12	2/2024		Stock of previous for Stoge 2 expanse 0 0 0	Stack of provision for Steps 1 expirition 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure -	Stage 1 exposure 0 0	Stage 1 Stopurs, of which guranted 0 0 0 0 0 0 0	Steps 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 sepseur, of which guaranteed 0 0 0 0			Stock of providence for Stops 1 Stops 1 exposure of the stops 2 stops	Stock of provisions for Skapig 2 exposure exposu	Stock of provisions for Stops 3 exposure 0 0 0	Coverage Ratio - Stage 3 exposure
SWEDEN	Canada Ca	Stage 1 exposure	Stage 1 expound, of webich guaranteed comment of 0 0 0 0 0 0 0	Sage 2 exprass 0 0 0 0	Stage 2 repotence of grantheed memory 0 0 0 0 0 0 0 0	31/12/ Stage 3 exposure 0 0 0 0	(2023 Stages J exposers, of mitch- mi	Rick of Rege 1 exposure 0 0 0	Rock of provisions for Stage 2 exposure 0 0 0	Stack of provisions for Stage 3 exposure 0 0	Coverage Ratio	Stage 1 exposure 0 0	Stage 1 support, of subch garrotate consul c	Stage 2 esposure 0 0		31/12	2/2024		Stock of Stage 2 Esposes 0 0 0	Rock of Provision for Steps 3 exposure 0 0 0	Coverage Ratio - Bage 3 exposure -	Rage i exposure 0 0	Stage 1 exposure, of which and purchased purchased of other of other oth	Stepe 2 exposure 0 0	Stage 2 espisiers, of which assesses 0 0 0 0			Stock of Stage 1 expourse 0 0 0 0 0 0	Stock of providians for providians for asposure asposure 0 0 0 0	Stock of provisions for Stage 3 aspessive 0 0	Coverage Ratio - Stage 3 espokent
SWEDEN	Canada Ca	Stage 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Shipi 1 angoun, of which guaranted 	Staps 1 exprave 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 sepsiers, of which guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/12/ Stage 3 esponent 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	(2023 Sage J septers, ef which and particular particular september 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Register September Construction	Zock of previous for Eulog 1 electron for Eulog 1 e	Stock of provisions for Dags 1 explanate 0 0 0 0 0 0 0 0 0 0 0 0 0	Converge Refe - Stage 3 exposers - - - - - - - - - - - - - - - - - - -	Stage 1 exposure 0 0 0 0	Steps 1 experts of second second guaranteed second second second of the second second of the second second second of the second second second second of the second	Ятара 2 екрознике 0 0 0 0 0 0	Stage 2 explosure, of which explosure and output of the output of the ou	31/11 Steps 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2024 Sisse 3, of which 1 whi	Stock of Stage 1 exposure 0 0 0 0 0	Stock of provisions for Stage 2 esposers 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stapp 3 experime 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Ratio - Stage 3 exposure - - -	Stage 1 espoirre 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 1 essents 1 which guaranted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slog 1 erosen, d' which guarnhed 			Stock of provisions for Regard expansion of Control of the Control of Control of Cont	Stock of processors for Stephenet for Stephe	Stock of provisions for Stops 3 exposure 0 0	Coverage Ratio - Steps 3 ergosone
SWEDEN	Canada Ca	Shape 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 1 espece, of which provide the state of	Rape 2 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 2 espaces of which guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposure construction 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Step 3 expenses expenses our antes our antes o	20xxb of provideos for Steps 1 anyotics	Sock of provision for Sage 1 ergs 1 e	Steck of provisions for Steps 1 expression of the step	Coverage Refer Stage 3 exposure 	Stage 1 exposure 0 0 0 0	Stage 1 expresent of guaranteed remeat 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 2 exposure 0 0 0	Stage 2 explosure, of which explosure and output of the output of the ou	31/12	2/2024 Sites 7, 6f which 1 gutential gutentiagutentia gutential gutential gutential gu	Stock of Stage 1 exposure 0 0 0 0 0	Rock of provisions for Stage 2 expanses 0 0 0 0 0	Reck of protision for Reps 3 expansion 0 0 0 0 0	Coverage Ballo Regel expanse expanse	Rage 1 esposes 0 0 0 0 0	Steps 1 espenses which guranted 	Stage 2 exposure 0 0 0	Sleps 1 expenses which guaranteed 	Sapa 3 espanse 0 0 0	Stage 3 exponent of parameters parameters comment comm	Stock of provisions for Stogs 1 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Back of priviles for Sega 2 apostore	Steck of provisions for 2000-000 exception 0 0 0 0 0	Censings Ratio - 2899 - 3 Repars Reparson Repare
SWEDEN	Canada Ca	0 0 0 0 0	esponse, of which guaranted remain of the construction of the cons	0	0	Stage 3 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposer, 6 guarantee guarantee 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 8	0 0 0 0 0	9 9 9 9		0 0 0	expansing of which guaranteed which guaranteed a second se	0 0 0 0	Steps 2 espisars, of which gastrofted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Singe 3 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2024 Stops 3 separated which gazanted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Region 1 expensions of the Region 1 expension of the Region 1 expension of the Region of t	0	0	• • •	0 0 0 0	 0	9 9 9	0	21424 3 esposore 0 0 0 0 0 0 0 0 0 0 0 0 0	Sizga 3 expendent of guaranteed guaranteed communication c	0		0 0 0	
SWEDEN	Canada Ca	0 0 0 0 0	esponse, of which guaranted remain of the construction of the cons	0	0	Stage 3 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposer, 6 guarantee guarantee 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 8	0 0 0 0 0	9 9 9 9		0 0 0	ergonin, of which guaranteed which guaranteed a second sec	0 0 0 0	Steps 2 espisars, of which gastrofted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Singe 3 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2024 Stops 3 separated which gazanted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Region 1 expensions of the Region 1 expension of the Region 1 expension of the Region of t	0	0	• • •	0 0 0 0	 0	9 9 9	0	21424 3 esposore 0 0 0 0 0 0 0 0 0 0 0 0 0	Sizga 3 expendent of guaranteed guaranteed communication c	0		0 0 0	
SWEDEN	Canada Ca	0 0 0 0 0	Staps 1 uspasha purating of of of of of of of of of of of of of	0	0	Stage 3 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposer, 6 guarantee guarantee 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 8	0 0 0 0 0	9 9 9 9		0 0 0	Slege 1 ergesny, of which gas notad of o o o o o o o o o o o o o o o o o o	0 0 0 0	Steps 2 espisars, of which gastrofted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Singe 3 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2024 Stops 3 - separated which garanted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Stage 1 exposure 0 0 0 0	0	0	• • •	0 0 0 0	 0	9 9 9	0	21424 3 esposore 0 0 0 0 0 0 0 0 0 0 0 0 0	Sizga 3 expendent of guaranteed guaranteed communication c	0	Back of protion for Days of the second secon	0 0 0	
SWEDEN	Sente	0 0 0 0 0	esponse, of which guaranted remain of the construction of the cons	0	0	Stage 3 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposer, 6 guarantee guarantee 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 8	0 0 0 0 0	9 9 9 9		0 0 0	ergonin, of which guaranteed which guaranteed a second sec	0 0 0 0	Steps 2 espisars, of which gastrofted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Singe 3 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2024 Stops 3 - separated which garanted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Region 1 expensions of the Region 1 expension of the Region 1 expension of the Region of t	0	0	• • •	0 0 0 0	 0	9 9 9	0	21424 3 esposore 0 0 0 0 0 0 0 0 0 0 0 0 0	Sizga 3 expendent of guaranteed guaranteed communication c	0		0 0 0	
SWEDEN	And a family of a second secon	0 0 0 0 0	esponse, of which guaranted remain of the construction of the cons	0	0	Stage 3 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposer, 6 guarantee guarantee 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 8	0 0 0 0 0	9 9 9 9		0 0 0	expansing of which guaranteed which guaranteed a second se	0 0 0 0	Steps 2 espisars, of which gastrofted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Singe 3 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2024 Stops 3 separated which gazanted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Region 1 expensions of the Region 1 expension of the Region 1 expension of the Region of t	0	0	• • •	0 0 0 0	 0	9 9 9	0	21424 3 esposore 0 0 0 0 0 0 0 0 0 0 0 0 0	Sizga 3 expendent of guaranteed guaranteed communication c	0		0 0 0	
SWEDEN	extra basis devine devine dev	0 0 0 0 0	esponse, of which guaranted remain of the construction of the cons	0	0	Stage 3 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposer, 6 guarantee guarantee 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 8	0 0 0 0 0	9 9 9 9		0 0 0	expansing of which guaranteed which guaranteed a second se	0 0 0 0	Steps 2 espisars, of which gastrofted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Singe 3 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2024 Stops 3 separated which gazanted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Region 1 expensions of the Region 1 expension of the Region 1 expension of the Region of t	0	0	• • •	0 0 0 0	 0	9 9 9	0	21424 3 esposore 0 0 0 0 0 0 0 0 0 0 0 0 0	Sizga 3 expendent of guaranteed guaranteed communication c	0		0 0 0	
SWEDEN	And a family of a second secon	0 0 0 0 0	esponse, of which guaranted remain of the construction of the cons	0	0	Stage 3 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposer, 6 guarantee guarantee 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 8	0 0 0 0 0	9 9 9 9		0 0 0	expansing of which guaranteed which guaranteed a second se	0 0 0 0	Steps 2 espisars, of which gastrofted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Singe 3 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2024 Stops 3 separated which gazanted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Region 1 expensions of the Region 1 expension of the Region 1 expension of the Region of t	0	0	• • •	0 0 0 0	 0	9 9 9	0	21424 3 esposore 0 0 0 0 0 0 0 0 0 0 0 0 0	Sizga 3 expendent of guaranteed guaranteed communication c	0		0 0 0	
	And a family of a second secon	0 0 0 0 0	esponse, of which guaranted remain of the construction of the cons	0	0	Stage 3 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposer, 6 guarantee guarantee 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 8	0 0 0 0 0	9 9 9 9		0 0 0	ergonin, of which guaranteed which guaranteed a second sec	0 0 0 0	Steps 2 espisars, of which gastrofted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Singe 3 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2024 Stops 3 separated which garanted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Region 1 expensions of the Region 1 expension of the Region 1 expension of the Region of t	0	0	• • •	0 0 0 0	 0	9 9 9	0	21424 3 esposore 0 0 0 0 0 0 0 0 0 0 0 0 0	Sizga 3 expendent of guaranteed guaranteed communication c	0		0 0 0	
SWEDEN	and a fair a sea a	0 0 0 0 0	esponse, of which guaranted remain of the construction of the cons	0	0	Stage 3 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposer, 6 guarantee guarantee 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 8	0 0 0 0 0	9 9 9 9		0 0 0	ergonin, of which guaranteed which guaranteed a second sec	0 0 0 0	Steps 2 espisars, of which gastrofted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Singe 3 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2024 Stops 3 separated which gazanted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Region 1 expensions of the Region 1 expension of the Region 1 expension of the Region of t	0	0	• • •	0 0 0 0	 0	9 9 9	0	21424 3 esposore 0 0 0 0 0 0 0 0 0 0 0 0 0	Sizga 3 expendent of guaranteed guaranteed communication c	0		0 0 0	
	even being even and an even and an even and an even and an even and an even and an even and an even and an even and an even and an even and an even and an even and an even and an even and an even and an even and a lar of an even and and and and and an even and a lar of an even and and and and and and an even and a lar of an even and and and and and and and an even and and and and an even an	0 0 0 0 0	esponse, of which guaranted remain of the construction of the cons	0	0	Stage 3 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposer, 6 guarantee guarantee 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 8	0 0 0 0 0	9 9 9 9		0 0 0	ergonin, of which guaranteed which guaranteed a second sec	0 0 0 0	Steps 2 espisars, of which gastrofted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Singe 3 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2024 Stops 3 separated which gazanted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Region 1 expensions of the Region 1 expension of the Region 1 expension of the Region of t	0	0	• • •	0 0 0 0	 0	9 9 9	0	21424 3 esposore 0 0 0 0 0 0 0 0 0 0 0 0 0	Sizga 3 expendent of guaranteed guaranteed communication c	0		0 0 0	
	Section 2010 Section 2010	0 0 0 0 0	esponse, of which guaranted remain of the construction of the cons	0	0	Stage 3 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposer, 6 guarantee guarantee 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 8	0 0 0 0 0	9 9 9 9		0 0 0	ergonin, of which guaranteed which guaranteed a second sec	0 0 0 0	Steps 2 espisars, of which gasarched 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Singe 3 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2024 Stops 3 separated which gazanted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Region 1 expensions of the Region 1 expension of the Region 1 expension of the Region of t	0	0	• • •	0 0 0 0	 0	9 9 9	0	21424 3 esposore 0 0 0 0 0 0 0 0 0 0 0 0 0	Sizga 3 expendent of guaranteed guaranteed communication c	0		0 0 0	
	Section 2010 Section 2010	0 0 0 0 0	esponse, of which guaranted remain of the construction of the cons	0	0	Stage 3 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposer, 6 guarantee guarantee 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 8	0 0 0 0 0	9 9 9 9		0 0 0	ergonin, of which guaranteed which guaranteed a second sec	0 0 0 0	Steps 2 espisars, of which gasarched 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Singe 3 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2024 Stops 3 separated which gazanted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Region 1 expensions of the Region 1 expension of the Region 1 expension of the Region of t	0	0	• • •	0 0 0 0	 0	9 9 9	0	21424 3 esposore 0 0 0 0 0 0 0 0 0 0 0 0 0	Sizga 3 expendent of guaranteed guaranteed communication c	0		0 0 0	
	Section 2010 Section 2010	0 0 0 0 0	esponse, of which guaranted remain of the construction of the cons	0	0	Stage 3 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposer, 6 guarantee guarantee 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 8	0 0 0 0 0	9 9 9 9		0 0 0	expansing of which guaranteed which guaranteed a second se	0 0 0 0	Steps 2 espisars, of which gastrofted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Singe 3 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2024 Stops 3 separated which gazanted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Region 1 expensions of the Region 1 expension of the Region 1 expension of the Region of t	0	0	• • •	0 0 0 0	 0	9 9 9	0	21424 3 esposore 0 0 0 0 0 0 0 0 0 0 0 0 0	Sizga 3 expendent of guaranteed guaranteed communication c	0		0 0 0	
	Section 2010 Section 2010	0 0 0 0 0	esponse, of which guaranted remain of the construction of the cons	0	0	Stage 3 explosure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stage 3 exposer, 6 guarantee guarantee 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	6 6 6 8	0 0 0 0 0	9 9 9 9		0 0 0	expansing of which guaranteed which guaranteed a second se	0 0 0 0	Steps 2 espisars, of which gastrofted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/11 Singe 3 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2024 Stops 3 separated which gazanted 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Provisions for Region 1 expensions of the Region 1 expension of the Region 1 expension of the Region of t	0	0	• • •	0 0 0 0	 0	9 9 9	0	21424 3 esposore 0 0 0 0 0 0 0 0 0 0 0 0 0	Sizga 3 expendent of guaranteed guaranteed communication c	0		0 0 0	

EBA EUROPEAN BARCING AUTHORITY

2023 EU-wide Stress Test: Credit risk COVID-19 STA

															P		- Adverse Scenari	•													
						31/3	12/2023									31/1	2/2024									31/1	2/2025				
		Shane 1	Stage 1 exposure, of which guaranteed	Same 2	Stage 2 exposure, of which guaranteed	State 1	Stage 3 exposure, of which guaranteed	Stock of	Stock of	Stock of	Coverage Ratio -	State 1	Stage 1 exposure, of	Steps 7	Stage 2 exposure, of	Once 1	Stage 3 exposure, of	Stock of	Stock of	Stock of provisions for Stage 3 exposure	Coverage Ratio -	Oans 1	Stage 1 exposure, of which guaranteed	Stens 7	Stage 2 exposure, of	One 1	Stage 3 exposure, of	Stock of	Stock of provisions for Stage 2 exposure	Stock of Co	verage Ratio -
	(min PLP 16)	Stage 1 exposure	which guaranteed	Stage 2 exposure	which guaranteed	Stage 3 exposure	which guaranteed	Stage 1	Stage 2	Stage 3	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	exposure, of which guaranteed	exposure	exposure, of which guaranteed	Stage 3 exposure	which	Stage 1	Stage 2	Stage 3	Stage 3 exposure	Stage 1 exposure	which guaranteed	exposure	which guaranteed	exposure	which guaranteed	Stage 1	Stage 2	Stage 3	verage Ratio - Stage 3 exposure
	(min EUR, %) Central banks							exposure	exposure	exposure								exposure	exposure	esposure								exposure	espotere	exposure	
	Central governments Regional povernments or local asthonities						+	-																							
	Public sector entities Multilateral Development Banks																														
	International Organisations																														
	Institutions Corporates	0	0	0	0		0 0		0	٥		0	0	0	0	0	٥	0	0	٥		0	0	0	0	٥	0	0	0	a -	
	of which: SHE		0	0					0			0				0	0	0	0	0		0	0		0		0			a .	
NORWAY	of which 128																														
	of which non-SME		0	0	0		0 0	0	0		-	U	0		0	U		0	0	0		Ű	0		0				0	9 -	
	There as a cristed with markinglack bink risk Covered bonds																														
	Collective investments undertakings (CIU)						+	-																							
	Soulty Formation						-																								
	Other excosures														-																
	Standardised Total		U				0 0			0	ŀ I	U		ţ	Ū.	U		Ű	U	ų		U	0	6	0	0		6		9	
							12/2023								,	Aublic guarantees	i - Adverse Scenari 2/2024	,													
			State 1	r	Stage 2								State 1		Stepe 2	31/1.							State 1		Stepe 2	31/1	2/2025 State 3				
		Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1	provisions for	provisions for	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which	Stage 3 exposure	exposure, of which	provisions for	provisions for	Stock of provisions for Stage 3	Coverage Ratio - State 3	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2	Stage 2 exposure, of which guaranteed	Stage 3 exposure	Stage 3 exposure, of which guaranteed	provisions for	Stock of provisions for Stage 2	Stock of provisions for Stage 3	verage Ratio - Stage 3 exposure
	(min EUR, %)	exposure	guaranteed	esposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure	exposure	exposure	guaranteed	esposure	guaranteed	erposere	guaranteed	exposure	exposure	exposure	exposure	alloune	guaranteed	exposure	guaranteed	exposure	guaranteed	exposure	exposure	exposure	exposure
	Central banks Central governments						-																								
	Regional governments or local authorities Public sector entities																-														
	Multilateral Development Banks						-																								
	Institutions														-																
	Cersonates of which: SHE		U	0	0		0 0	· ·	0	0		0		¢.		0	0	Ű	U	0		0	0		0	0	U U		0	u -	
GERMANY	Retail of which: SHE	•	0	0	0		0 0	0	0	0		0	0	0	•	0	0	0	0	0		0	0	•	0	0	0	•	0	· ·	
	Secured by mortozoes on immovable property of which would be	°	0	0	•		0 0	2 0	0	0	-	0	0		0	0	0	0	0	0		0	0	•	0	0	0	•	0	o -	
	Items associated with particularly high risk Covered bends						+	-																							
	Claims on institutions and corporates with a ST credit assessment						-																								
	Coulty																														
	Other exposures							1																							
	Standardiked Idta																														
						31/2	12/2023								P	Public guarantees	- Adverse Scenar 2/2024	,								31/1	2/2025				
			Stoge 1	1	Stage 2	31/1	12/2023 Stage 3	Stock of	Parkel	Sect of			Stage 1		P Stage 2		- Adverse Scenar 2/2024 Stage 3	Stock of	Shirk of	00010			Stage 1		Stage 2	31/1	2/2025 Stage 3	Stock of	Storket	Sheck of	
		Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/: Stage 3 exposure	12/2023 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio -	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	Aublic guarantees 31/1: Stage 3 exposure	- Adverse Scenar 2/2024 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	Coverage Ratio - Stage 3	Stage 1 exposure	Stage 1 exposure, of which	Stage 2 exposure	Stage 2 exposure, of which	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which	Stock of provisions for Stage 1	Stock of provisions for Stage 2	Stock of provisions for Stage 3	verage Ratio - Stage 3
	Central Junits (eds 10.8, %)	Stage 1 exposure	Stage 1 exposure, of which guaranteed arrount	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/: Stage 3 exposure	12/2023 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stope 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	P Stage 2 exposure, of which guaranteed		- Adverse Scenar 2/2024 Stage 3 exposure, of which guaranteed amount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 esposure	Stage 1 exposure, of which guaranteed arrowst	Stage 2 exposure	Stage 2 exposure, of which guaranteed amount	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed errount	Stock of provisions for Stage 1 exposure	Stock of previsions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
	Central banks (nih 538, %) Central banks (nih 538, %) Central somermansks, central stationities	Stage 1 exposure	Stage 1 exposure, of which guaranteed	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/: Stage 3 exposure	12/2023 Stage 3 exposure, of which guaranteed secount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	P Stage 2 exposure, of which guaranteed amount		- Adverse Scenar 2/2024 Stage 3 exposure, of which guaranteed errount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed annous	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed emount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stape 3 exposure	verage Ratio - Stage 3 exposure
	(del ER, %) Seried basis Sanda domanika Sanda domanika Babie neter antibiotica	Stage 1 exposure	Stage 1 exposure, of which guaranteed arrount	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/: Stage 3 exposure	12/2023 Stage 3 exposure, of which guaranteed second	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	P Stage 2 exposure, of which guaranteed		- Adverse Scenar 2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Staps exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed amount	Stage 2 exposure	Stage 2 exposure, of which guaranteed annount	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	versge Ratio - Stage 3 exposure
	(vite SUR, %) Carried banks Carried account of the full School account of t	Stage 1 exposure	Stage 1 exposure, of which guaranteed account	Stage 2 esposure	Stage 2 exposure, of which guaranteed annual	31/: Stage 3 exposure	12/2023 Stage 3 exposure, of which guaranteed second	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed arround	Stage 2 exposure	P Stage 2 exposure, of which guaranteed		- Adverse Scenar 2/2024 Stage 3 exposure, of which guaranteed	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed arrown	Stage 2 exposure	Stage 2 exposure, of which guaranteed	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of ywhich guaranteed erroust	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	verage Ratio - Stage 3 exposure
	(edi.D.K.N) Control lawler Control and a particular Control and a particular Control and Control and Andrea Discarding Control and Discarding Co	Stage 1 exposure	Stage 1 exprount, of which guarantead encount	Stage 2 exposure	Stage 2 espoture, of which guaranteed encoust	31/2 Stage 3 esposore	12/2023 Stage 3 exposer, of yutrationd encount	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed account	Stage 2 exposure	P Stage 2 exposure, of which guaranteed annoted		Adverse Scenari 2/2024 Stape 3 exposure, of which guaranteed annount guaranteed gu	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure	Stock of provisions for Stope 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, of which guaranteed annount	Stage 2 exposure	Stage 2 exposure, of which guaranteed environt	31/1 Stage 3 exposure	2/2025 Stage 3 exposure, of which guaranteed annimit	Stock of provisions for Stage 1 exposure	Stock of provision for Stage 2 exposure	Stock of provisions for saposure	verspe Ratio - Stage 3 exposure
	Control lowine Control	Stage 1 exposure	Stage 1 exponue, of which guarantead scout	Stage 2 exposure	Stage 2 exposure, of which guaranteed annound	31/1 Stage 3 esposore	12/2023 Stage 3 exposer, of which guaranteed convert	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 staposure	Stock of provisions for Stage 3 exposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0	Stage 1 expours, of which guaranteed account guaranteed account g	Stage 2 exposure	P Stage 2 espectre, of which guaranteed espectre 0		Adverse Scenari 2/2024 Stage 3 exposure, of which guaranteed account	Stock of provisions for Stage 1 exposure 0	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure 	Coverage Ralio - Stage 3 exposure	Stage 1 exposure	Stage 1 exposure, ef which guaranteed erround	Stage 2 exposure	Stage 2 exposure, of which guaranteed excount guaranteed guarantee	31/1 Stage 3 exposure	2/2023 Stage 3 exposure, of which guaranteed account	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0	Stock of provisions for Stage 3 exposure 0 0 0 0	verage Ratio - Stage 3 exposure
UNITED KINGDOM	Conditions	Stage 1 exposure	Stage 1 exponum, of which guaranteed strated 0	Яара 2 езровите 0 0 0	Stage 2 exposure, of which guaranteed encount	31/2 Stage 3 esponsine	12/2023 Stage 3 exposer, of guaranteed guaranteed 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of prostsions for Stage 1 exposure	Stock of possisions for Stage 2 staposure 0 0 0	Stock of provisions for Stage 3 staposure	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0	Stage 1 expoure, of which guaranteed answell	Stape 2 exposure 0 0	P Stage 2 espectre, of which guaranteed estatuted 0 0 0		Adverse Scenar Adverse Scenar Adverse Scenar Stage 3 exposure, of worked servent 0 0 0	Stock of provisions for Stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure 0 0 0	Stock of provisions for Stage 3 exposure 0	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0	Stage 1 exposure, of which guaranteed arrowed 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed anormal 0 0 0	31/1 Stage 3 exposure	2/2023 Stage 3 which guaranteed annumb	Stock of posvisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0 0	Steck of provisions for Steps 3 exposure 4 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	verage Ratio - Stage J exposure
UNITED KINGDOM	Control lowine Control	Stage 1 exposure 0 0	Stage 1 exposure, of which guaranteed association 0 0 0	28898 2 exposure 0 0	Stage 2 exposure, of which guaranteed excesses 0 0 0 0 0 0 0 0 0 0 0	31/1 Stage 3 exposure	12/2023 25aps 3 exposers, of guaranteed second a 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 2 2 2 2 2 2 2 2 2 0	Stock of previousions for Stage 2 exposure 0 0 0	Stock of provisions for Stage 3 staposure 0 0 0 0 0	Coverage Ralio - Stage 3 exposure	Stage 1 exposure 0 0	Stage 1 exposure, of which guaranteed second 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 2 exposure 0 0	P Stage 2 expisience, of workich guaranteed executed C C C C C C C C C C C C C C C C C C		Adverse Scenari 2/2024 Stage 3 separate of guaranteed execute of guaranteed execute of guaranteed execute of guaranteed of	Stock of provisions for Stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure 0 0 0	Steck of provisions for Stage 3 exposure approach composition comp	Coverage Ratio - Stage 3 exposere - -	Stage 1 exposure 0 0	Stage 1 exposure, of which guaranteed erround 0 0	Stage 2 exposure	Stage 2 exposure, of which guaranteed generate	31/1 Stage 3 exposure 0 0 0	2/2025 Stage 3 exposure, of which guaranteed services construction of construction construction of construction con	Stock of posvisions for stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure exposure 0 0 0 0 0 0 0	Stack of provisions fee Stage 3 exposure 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	verage Ratio - Stage 3 esposerei
UNITED KINGDOM	Special basis Control conversion Garding conversion Control conversion Maintaria of conversion Each conversion	Stege 1 exposure 0 0	Stage 1 exposure, of which guaranteed association 0 0	28.8pe 2 exposure 0 0	Stage 2 exposure, of which guaranteed annound 0 0	31/1 Stage 3 exposure	12/2023 28aps 3 exposent, of guaranteed second 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of previsions for Stage 2 daposare 0 0	Stock of provisions for Stage 3 exposure 0 0 0 0	Coverage Ratio - Stage 3 exposure exposure control of the second control of the second c	Stage 1 exposure 0	Stage 1 exposure, of which executed exe	Stage 2 exposure 0	P Stage 2 expisions, of which guaranteed encode		Adverse Scenari 2/2024 Stops 3 exposure, of which guaranteed exmont 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provisions for Stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure 0 0	Steck of provisions for Stage 3 exposure 	Coverage Ratio - Stage 3 exposure - - -	Stage 1 exposure 0 0	Stage 1 exposure, of which guaranteed arround 0 0	Stage 2 exposure 0 0	Stage 2 exposure, of which guaranteed account 0 0	31/1 Stage 3 exposure 0 0	2/2025 Stage 3 exposure, of which guaranteed environt 0 0	Stock of provisions for Stage 1 exposure 0 0	Stock of provisions for Stage 2 exposure exposure of the stage of the stage of the stage of the stage of the stage of the stage of the stage of the stage of the	Stock of provisions for Stage 3 exposure exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	verage Racio - Stage 3 esposere
UNITED KINGDOM	Special basis Control conversion Garding conversion Control conversion Maintaria of conversion Each conversion	Stage 1 exposure	Slage 1 exposure of guaranteed emount common	2 22 ps 2 expisions 0 0 0 0	Stage 2 expanse, of which guarded exten	31/1 Stage 3 exposure	12/2023 Stags J sta	Stock of provisions for Stage 1 exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of provisions for Stage 2 esposere esposere 0 0 0	Stock of provision for Stage 3 expansion 0 0 0 0	Coverage Ratio - Stage 3 exposure 	Stage 1 xxposive 0 0	Stage 1 exposure, of which guaranteed moved constant cons	Stape 2 exposure 0 0	P Stage 2 exposure, of which gearanched annute		Adverse Scenar 2/2024 Stage 3 exposure, of which guarateed ecount 0 0 0 0	Stock of provisions for Stage 1 exposure	Stock of provisions for Stage 2 exposure 0 0 0 0	Stock of provisions for Steps 3 exposure Comparison Com	Coverage Ratio - Stage 3 exposure	Stage 1 exposure 0 0	Stage 1 exposure, of which executed executed executed 0 0 0	Stage 2 explosure 0 0	Stage 2 exposure, of which environ envi environ environ environ environ environ environ environ enviro	31/1 Stage 3 exposure 0 0 0 0	2/2025 Stage J exposure, of which guaranteed execute of 0	Stock of provisions for Stege 1 exposure 0 0	Stock of provisions for Stage 2 exposure exposure 0 0 0 0 0 0	Slack of protocology of Slaps 3 exposure	verspe Ratio - Stage 3 espoisive
UNITED KINGDOM	Special basis Control conversion Garding conversion Control conversion Maintaria of conversion Each conversion	Stage 1 exjoure	Stepe 1 exprount, of which guarented concert 0 0 0 0 0	Stape 2 experime 0 0	Stage 2 expanses, of which guaranteed excessed 0 0 0 0 0 0 0	31/3 Rage 3 exposure	12/2023 Stopp 3 Contract of the second secon	Stock of provisions for Stage 1 exposure exposure 2 2 2 2 2 2 2 2 0 0	Slock of provisions for Stage 2 esposare 0 0 0 0 0	Pecks of provisions for Stage 3 exposure 0 0 0 0 0	Coverage Radio - Stage 3 arponura 	Stage 1 exposure 0 0	Stage 1 explaint, of which guiranteed account of of of of of of of of of of of of of	51ере 2 екрозиле 0 0 0	P Stage 2 separate sources sou		Advens Sonar 2/324 Stops 3 except 4 stops 3 except 4	9 Stock of provisions for Stage 1 exposure 0 0 0 0	Back of provident for Stage 2 exposure 0 0 0	Beck of Provideon for Raps 3 exposure 0 0 0 0	Coverage Ratio - Stage 3 exposure -	Stage 1 seponse 0 0	Stage 1 exposure, of which guaranteed arrows 0 0 0 0	Stage 2 exposure 0 0	Stage 2 espisors, of which guaranteed annoted annoted 0 0 0	31/1 Stage 3 exposure 0 0 0 0	2/2025 Stape 3 which guaranteed convert 0 0 0 0 0 0 0 0 0 0 0 0 0	Elock of provisions for Stage 1 exposure 0 0	Stock of provision for Stage 2 exposure 0 0 0 0 0	Slack of provisions for Steps 3: eropours compou	venge Retio - Stage 3 exposise
JNITED KINGDOM	Special basis Control conversion Garding conversion Control conversion Maintaria of conversion Each conversion	Stage 1 exposure 0 0 0 0	Steps 1 response, of which second of control of control of control of control of control of control of control of control of control c	Stape 2 exposure 0 0 0	Slege 2 expture, of which examined encent	31/3	12/2023 252gs 3 eguptes, of guranised end 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of Stock of Stope 1 exposure exposure 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Stock of providing for Stopp 2 expanse 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Plack of Provideon for Bage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Cryenge Belle- Zings 3 agintaria agi	Stage 1 exposure 0 0	Stage 1 expanded guaranteed guaranteed second of control of control of contro	Stage 2 exposure 0 0	P Stage 3 expanse, of grantened amount 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		Adverse Scenario Zitzet Steps 3 steps 3 generative gener	Stock of provisions for Stage 1 expression 0 0 0 0	Stack of Stage 2 esponsor 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stack of Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Сектера Вайо - 2 дара	Stage 1 exposure 0 0 0	20age 1 ergsans, ef which guiranteef erround 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 2 exposure 0 0 0 0	Steps 2 exposure, of which guaranted exceeds 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2025 Stage 3 accounty of guaranteed annumber 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Slock of provisions for Stage 1 esposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of provident for Sage 1 expanse of 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stack of provisions for Stags 3 esponsors	nenge Balo - Stage 3 esponen
UNITED KINGDOM	Special basis Control conversion Garding conversion Control conversion Maintaria of conversion Each conversion	Stage 1 exposure	Singe 1 septembre of the second secon	Вере 2 яхрания 	Slage 2 esposars, of which guarathed constant co	31/3	12/2023 Staps 3 expresses, 6 which parameted a a a a a a a a a a a a a	Stock of provide on a fee anyone of the stock of a stoc	Stock of processing of the second sec	Rack of Rage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage Refic - Stage 3 esposes 	Stage 1 exposurs 0 0	Slaps 1 ergstars, of which garantead encode and and and and and and and and and and	Stage 2 esposure 0 0 0		Stage J esposee 0 0 0	Siege 3 september 2 winch gazentee serverst 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	Stack of Stage 2 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steck of provision of a constraint of the second se	Сечезер Байо - Ягаза - «облите «облите - - -	Stage 1 szposzre 0 0 0 0	Slage 1 exponents of which guaranteed annound 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stape 2 exposure 0 0 0	Steps 2 exposure, of which guaranheed exceeds 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	31/1 Stage 3 exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2/2035 Stopp 3 ergoans, of which garanteed outputs 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of providuos for Stage 1 esposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Stock of pontinear for a stock of	Shock of provisions for a provisions for a provisions of a provisions of a provision of a provis	nenge Balo - Stapo 3 seponen
UNITED KINGDOM	Special basis Control conversion Garding conversion Control conversion Maintaria of conversion Each conversion	0 0 0	0 0 0 0 0	0					0 0 0	Disck of provisions for Rega 3 erpotes 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Coverage References States 3 explosure 	0 0 0 0	0	\$ \$ \$ \$ \$		Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 8 9 8	0	0 0 0	-	0	0 0 0 0 0	0 0 0 0	0 0 0		9 9 0 0	0 0	0 0 0 0	0	vange Ratio - Stage 3 sepasure
UNITED KINGDOM	Special basis Control conversion Garding conversion Control conversion Maintaria of conversion Each conversion	0 0 0	0 0 0 0 0	0					0 0 0			000000000000000000000000000000000000000	0	\$ \$ \$ \$ \$		Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 8 9 8	0	0 0 0	-	0	0 0 0 0 0	0 0 0 0	0 0 0		9 9 0 0	0 0	0 0 0 0	0	
UNITED KINGDOM	Special basis Control conversion Garding conversion Control conversion Maintaria of conversion Each conversion	0 0 0	0 0 0 0 0	0					0 0 0			000000000000000000000000000000000000000	0	\$ \$ \$ \$ \$		Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 8 9 8	0	0 0 0	-	0	0 0 0 0 0	0 0 0 0	0 0 0		9 9 0 0	0 0	0 0 0 0	0	
UNITED KINGDOM	Special basis Control conversion Garding conversion Control conversion Maintaria of conversion Each conversion	0 0 0	Siege 1 supported. guarantiad second descent d	0	Slege 2 expanse, of guarantee guarantee anotest of guarantee of guaran				0 0 0		Crease late search second seco	000000000000000000000000000000000000000	Slaps 1 arguments of guaranteed arguments of guaranteed arguments argument	\$ \$ \$ \$ \$		Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0	0	Pack of provision for Sepa 3 expanses and a construction of the separation se	-	0	Steps 1 esponse, of subchast subchast subchast subchast of subchast subchas	0 0 0 0	0 0 0		9 9 0 0	0 0	Block of prediction for Slage 2 expression 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0	verage Ratio - Stage 3 a 49/2000
UNITED KINGDOM	Benderskin Benderskin Benderskin Benderskin <t< th=""><td>0 0 0</td><td>0 0 0 0 0</td><td>0</td><td></td><td></td><td></td><td></td><td>0 0 0</td><td></td><td></td><td>000000000000000000000000000000000000000</td><td>0</td><td>\$ \$ \$ \$ \$</td><td></td><td>Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>2 0 0 0 0</td><td>0</td><td>0 0 0</td><td>-</td><td>0</td><td>0 0 0 0 0</td><td>0 0 0 0</td><td>0 0 0</td><td></td><td>9 9 0 0</td><td>0 0</td><td>0 0 0 0</td><td>0</td><td></td></t<>	0 0 0	0 0 0 0 0	0					0 0 0			000000000000000000000000000000000000000	0	\$ \$ \$ \$ \$		Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0	0	0 0 0	-	0	0 0 0 0 0	0 0 0 0	0 0 0		9 9 0 0	0 0	0 0 0 0	0	
UNITED KINGDOM	Special basis Control conversion Garding conversion Control conversion Maintaria of conversion Each conversion	0 0 0	0 0 0 0 0	0					0 0 0			000000000000000000000000000000000000000	0	\$ \$ \$ \$ \$		Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0	0	0 0 0	-	0	0 0 0 0 0	0 0 0 0	0 0 0		9 9 0 0	0 0	0 0 0 0	0	
UNITED KINGDOM	Benderskin Benderskin Benderskin Benderskin <t< th=""><td>0 0 0</td><td>0 0 0 0 0</td><td>0</td><td></td><td></td><td></td><td></td><td>0 0 0</td><td></td><td></td><td>000000000000000000000000000000000000000</td><td>0</td><td>\$ \$ \$ \$ \$</td><td></td><td>Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>9 8 9 8</td><td>0</td><td>0 0 0</td><td>-</td><td>0</td><td>0 0 0 0 0</td><td>0 0 0 0</td><td>0 0 0</td><td></td><td>9 9 0 0</td><td>0 0</td><td>0 0 0 0</td><td>0</td><td></td></t<>	0 0 0	0 0 0 0 0	0					0 0 0			000000000000000000000000000000000000000	0	\$ \$ \$ \$ \$		Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 8 9 8	0	0 0 0	-	0	0 0 0 0 0	0 0 0 0	0 0 0		9 9 0 0	0 0	0 0 0 0	0	
UNITED KINGDOM	Benderskin Benderskin Benderskin Benderskin <t< th=""><td>0 0 0</td><td>0 0 0 0 0</td><td>0</td><td></td><td></td><td></td><td></td><td>0 0 0</td><td></td><td></td><td>000000000000000000000000000000000000000</td><td>0</td><td>\$ \$ \$ \$ \$</td><td></td><td>Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>9 8 9 8</td><td>0</td><td>0 0 0</td><td>-</td><td>0</td><td>0 0 0 0 0</td><td>0 0 0 0</td><td>0 0 0</td><td></td><td>9 9 0 0</td><td>0 0</td><td>0 0 0 0</td><td>0</td><td></td></t<>	0 0 0	0 0 0 0 0	0					0 0 0			000000000000000000000000000000000000000	0	\$ \$ \$ \$ \$		Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 8 9 8	0	0 0 0	-	0	0 0 0 0 0	0 0 0 0	0 0 0		9 9 0 0	0 0	0 0 0 0	0	
	Benderskin Benderskin Benderskin Benderskin <t< th=""><td>0 0 0</td><td>0 0 0 0 0</td><td>0</td><td></td><td></td><td></td><td></td><td>0 0 0</td><td></td><td></td><td>000000000000000000000000000000000000000</td><td>0</td><td>\$ \$ \$ \$ \$</td><td></td><td>Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>9 8 9 8</td><td>0</td><td>0 0 0</td><td>-</td><td>0</td><td>0 0 0 0 0</td><td>0 0 0 0</td><td>0 0 0</td><td></td><td>9 9 0 0</td><td>0 0</td><td>0 0 0 0</td><td>0</td><td></td></t<>	0 0 0	0 0 0 0 0	0					0 0 0			000000000000000000000000000000000000000	0	\$ \$ \$ \$ \$		Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 8 9 8	0	0 0 0	-	0	0 0 0 0 0	0 0 0 0	0 0 0		9 9 0 0	0 0	0 0 0 0	0	
UNITED KINGDOM	Beneration Beneration Beneration Beneration <t< th=""><td>0 0 0</td><td>0 0 0 0 0</td><td>0</td><td></td><td></td><td></td><td></td><td>0 0 0</td><td></td><td></td><td>000000000000000000000000000000000000000</td><td>0</td><td>\$ \$ \$ \$ \$</td><td></td><td>Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>9 8 9 8</td><td>0</td><td>0 0 0</td><td>-</td><td>0</td><td>0 0 0 0 0</td><td>0 0 0 0</td><td>0 0 0</td><td></td><td>9 9 0 0</td><td>0 0</td><td>0 0 0 0</td><td>0</td><td></td></t<>	0 0 0	0 0 0 0 0	0					0 0 0			000000000000000000000000000000000000000	0	\$ \$ \$ \$ \$		Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 8 9 8	0	0 0 0	-	0	0 0 0 0 0	0 0 0 0	0 0 0		9 9 0 0	0 0	0 0 0 0	0	
	Benderskin Benderskin Benderskin Benderskin <t< th=""><td>0 0 0</td><td>0 0 0 0 0</td><td>0</td><td></td><td></td><td></td><td></td><td>0 0 0</td><td></td><td></td><td>000000000000000000000000000000000000000</td><td>0</td><td>\$ \$ \$ \$ \$</td><td></td><td>Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>9 8 9 8</td><td>0</td><td>0 0 0</td><td>-</td><td>0</td><td>0 0 0 0 0</td><td>0 0 0 0</td><td>0 0 0</td><td></td><td>9 9 0 0</td><td>0 0</td><td>0 0 0 0</td><td>0</td><td></td></t<>	0 0 0	0 0 0 0 0	0					0 0 0			000000000000000000000000000000000000000	0	\$ \$ \$ \$ \$		Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 8 9 8	0	0 0 0	-	0	0 0 0 0 0	0 0 0 0	0 0 0		9 9 0 0	0 0	0 0 0 0	0	
	Beneration Beneration Beneration Beneration <t< th=""><td>0 0 0</td><td>0 0 0 0 0</td><td>0</td><td></td><td></td><td></td><td></td><td>0 0 0</td><td></td><td></td><td>000000000000000000000000000000000000000</td><td>0</td><td>\$ \$ \$ \$ \$</td><td></td><td>Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>9 8 9 8</td><td>0</td><td>0 0 0</td><td>-</td><td>0</td><td>0 0 0 0 0</td><td>0 0 0 0</td><td>0 0 0</td><td></td><td>9 9 0 0</td><td>0 0</td><td>0 0 0 0</td><td>0</td><td></td></t<>	0 0 0	0 0 0 0 0	0					0 0 0			000000000000000000000000000000000000000	0	\$ \$ \$ \$ \$		Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 8 9 8	0	0 0 0	-	0	0 0 0 0 0	0 0 0 0	0 0 0		9 9 0 0	0 0	0 0 0 0	0	
	Beneration Beneration Beneration Beneration <t< th=""><td>0 0 0</td><td>0 0 0 0 0</td><td>0</td><td></td><td></td><td></td><td></td><td>0 0 0</td><td></td><td></td><td>000000000000000000000000000000000000000</td><td>0</td><td>\$ \$ \$ \$ \$</td><td></td><td>Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>9 8 9 8</td><td>0</td><td>0 0 0</td><td>-</td><td>0</td><td>0 0 0 0 0</td><td>0 0 0 0</td><td>0 0 0</td><td></td><td>9 9 0 0</td><td>0 0</td><td>0 0 0 0</td><td>0</td><td></td></t<>	0 0 0	0 0 0 0 0	0					0 0 0			000000000000000000000000000000000000000	0	\$ \$ \$ \$ \$		Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 8 9 8	0	0 0 0	-	0	0 0 0 0 0	0 0 0 0	0 0 0		9 9 0 0	0 0	0 0 0 0	0	
	Beneration Beneration Beneration Beneration <t< th=""><td>0 0 0</td><td>0 0 0 0 0</td><td>0</td><td></td><td></td><td></td><td></td><td>0 0 0</td><td></td><td></td><td>000000000000000000000000000000000000000</td><td>0</td><td>\$ \$ \$ \$ \$</td><td></td><td>Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>9 8 9 8</td><td>0</td><td>0 0 0</td><td>-</td><td>0</td><td>0 0 0 0 0</td><td>0 0 0 0</td><td>0 0 0</td><td></td><td>9 9 0 0</td><td>0 0</td><td>0 0 0 0</td><td>0</td><td></td></t<>	0 0 0	0 0 0 0 0	0					0 0 0			000000000000000000000000000000000000000	0	\$ \$ \$ \$ \$		Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	9 8 9 8	0	0 0 0	-	0	0 0 0 0 0	0 0 0 0	0 0 0		9 9 0 0	0 0	0 0 0 0	0	
	Beneration Beneration Beneration Beneration <t< th=""><td>0 0 0</td><td>0 0 0 0 0</td><td>0</td><td></td><td></td><td></td><td></td><td>0 0 0</td><td></td><td></td><td>000000000000000000000000000000000000000</td><td>0</td><td>\$ \$ \$ \$ \$</td><td></td><td>Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0</td><td>2 0 0 0 0</td><td>0</td><td>0 0 0</td><td>-</td><td>0</td><td>0 0 0 0 0</td><td>0 0 0 0</td><td>0 0 0</td><td></td><td>9 9 0 0</td><td>0 0</td><td>0 0 0 0</td><td>0</td><td></td></t<>	0 0 0	0 0 0 0 0	0					0 0 0			000000000000000000000000000000000000000	0	\$ \$ \$ \$ \$		Stage J exposure 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Steps 3 separated which garanted annual 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	2 0 0 0 0	0	0 0 0	-	0	0 0 0 0 0	0 0 0 0	0 0 0		9 9 0 0	0 0	0 0 0 0	0	



2023 EU-wide Stress Test: Securitisations

		Actual		Baseline Scenario			Adverse Scenario	
	(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
	SEC-IRBA	0						
	SEC-SA	0						
Exposure values	SEC-ERBA	326						
	SEC-IAA	0						
	Total	326						
	SEC-IRBA	0	0	0	0	0	0	0
	SEC-SA	0	0	0	0	0	0	0
REA	SEC-ERBA	119	123	134	146	135	163	202
KEA	SEC-IAA	0	0	0	0	0	0	0
	Additional risk exposure amounts	0	0	0	0	0	0	0
	Total	119	123	134	146	135	163	202
Impairments	Total banking book others than assessed at fair value		0	0	0	0	0	0



2023 EU-wide Stress Test: Risk exposure amounts

	Actual		Baseline scenario)		Adverse scenario)
(mln EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Risk exposure amount for credit risk	93,939	95,213	97,896	96,078	106,516	116,966	113,493
Risk exposure amount for securitisations and re-securitisations	119	123	134	146	135	163	202
Risk exposure amount other credit risk	93,819	95,090	97,763	95,932	106,381	116,802	113,291
Risk exposure amount for market risk	6,836	6,836	6,836	6,836	7,281	7,468	7,405
Risk exposure amount for operational risk	9,925	9,925	9,925	9,925	9,925	9,925	9,925
Other risk exposure amounts	1,883	1,883	1,883	1,883	1,883	1,883	1,883
Total risk exposure amount	112,582	113,857	116,540	114,722	125,604	136,241	132,706
Total Risk exposure amount (transitional)	112,665	113,857	116,540	114,722	125,604	136,241	132,706
Total Risk exposure amount (fully loaded)	112,582	113,857	116,540	114,722	125,604	136,241	132,706



		IFRS 9 first implementation	Actual		Baseline Scenario			Adverse Scenario	
	(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
A	OWN FUNDS		24,902	25,390	25,847	26,050	19,890	19,654	19,279
A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)		20,054	20,542	20,999	21,202	15,043	14,806	14,431
A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)		1,129	1,129	1,129	1,129	1,129	1,129	1,129
A.1.1.1	of which: CET1 instruments subscribed by Government		0	0	0	0	0	0	0
A.1.2	Retained earnings		20,415	21,127	21,923	22,824	17,401	17,560	17,445
A.1.3	Accumulated other comprehensive income		1	1	1	1	-301	-301	-301
A.1.3.1	Arising from full revaluation, cash flow hedge and liquidity reserves		0	0	0	0	-301	-301	-301
A.1.3.2	OCI Impact of defined benefit pension plans [gain or (-) loss]		0	0	0	0	0	0	0
A.1.3.3	Other OCI contributions		1	1	1	1	1	1	1
A.1.4	Other Reserves		0	0	0	0	0	0	0
A.1.5	Funds for general banking risk		0	0	0	0	0	0	0
A.1.6	Minority interest given recognition in CET1 capital		0	0	0	0	0	0	0
A.1.7	Adjustments to CET1 due to prudential filters		-256	-256	-256	-256	-520	-520	-520
A.1.7.1	(-) Value adjustments due to the requirements for prudent valuation (AVA)		-180	-180	-180	-180	-444	-444	-444
A.1.7.2	Cash flow hedge reserve		0	0	0	0	0	0	0
A.1.7.3	Other adjustments		-76	-76	-76	-76	-76	-76	-76
A.1.8	(-) Intangible assets (including Goodwill)		-711	-711	-711	-711	-711	-711	-711
A.1.8.1	of which: Goodwill (-)		-595	-595	-595	-595	-595	-595	-595
A.1.8.2	of which: Software assets (-)		-148	-148	-148	-148	-148	-148	-148
A.1.8.3	of which: Other intangible assets (-)		33	33	33	33	33	33	33
A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs		-47	-47	-47	-47	-1,339	-1,271	-1,320
A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses		0	-99	0	0	0	0	0
A.1.11	(-) Defined benefit pension fund assets		-191	-191	-191	-191	-191	-191	-191
A.1.12	(-) Reciprocal cross holdings in CET1 Capital		0	0	0	0	0	0	0
A.1.13	(-) Excess deduction from AT1 items over AT1 Capital		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario		Adverse Scenario			
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight		0	0	0	0	0	0	0
	A.1.14.1	of which: from securitisation positions (-)		0	0	0	0	0	0	0
	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	0	0	0
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences		0	0	0	0	0	0	0
	A.1.17	(-) CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0
	A.1.18	(-) Amount exceeding the 17.65% threshold		0	0	0	0	0	0	0
OWN FUNDS	A.1.18A	(-) Insufficient coverage for non-performing exposures		-67	-76	-478	-1,177	-62	-460	-745
	A.1.18B	(-) Minimum value commitment shortfalls		0	0	0	0	0	0	0
	A.1.18C	(-) Other foreseeable tax charges		0	0	0	0	0	0	0
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 of Regulation (EU) No 575/2013		0	0	0	0	0	0	0
	A.1.20	CET1 capital elements or deductions - other		-630	-613	-541	-370	-642	-570	-355
	A.1.21	Amount subject to IFRS 9 transitional arrangements		-700	-656	-656	-656	-656	-656	-656
	A.1.21.1	Increase in IFRS 9 ECL provisions net of EL as of 01/01/2018 compared to related IAS 39 figures as at 31/12/17 ("static part")	296	296	296	296	296	296	296	296
	A.1.21.2	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at between 01/01/2018 and 31/12/2019 ("old dynamic part")		0	0	0	0	0	0	0
	A.1.21.3	Increase of CET1 capital due to the tax deductibility of the amounts above ("static part + old dynamic part")		68	68	68	68	68	68	68
	A.1.21.4	Increase in non-credit-impaired IFRS 9 ECL provisions net of EL compared to related IFRS 9 figures as at 01/01/2020 ("new dynamic part")		613	613	613	613	613	613	613
	A.1.21.4.1	Increase of CET1 capital due to the tax deductibility of the amounts above ("new dynamic part")		139	184	184	184	184	184	184
	A.1.22	Transitional adjustments		412	279	172	0	279	139	0
	A.1.22.1	Adjustments due to IFRS 9 transitional arrangements		412	279	172	0	279	139	0
	A.1.22.1.1	From the increased IFRS 9 ECL provisions net of EL		412	214	107	0	214	107	0
	A.1.22.1.2	From the amount of DTAs that is deducted from CET1 capital		0	64	64	0	64	32	0
	A.1.22.2	Other transitional adjustments to CET1 Capital		0	0	0	0	0	0	0
	A.1.22.2.1	of which: due to DTAs that rely on future profitability and do not arise from temporary differences		0	0	0	0	0	0	0
	A.1.22.2.2	of which: due to DTAs that rely on future profitability and arise from temporary differences and CET1 instruments of financial sector entities where the institution has a significant investment		0	0	0	0	0	0	0



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
	A.1.22.2.3	of which: due to unrealised gains and losses measured at fair value through other comprehensive income in view of COVID-19 pandemic		0	0	0	0	0	0	0
	A.1.22.2.4	of which: exemption from deduction of Equity Holdings in Insurance Companies from CET 1 Items		0	0	0	0	0	0	0
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)		2,057	2,057	2,057	2,057	2,057	2,057	2,057
	A.2.1	Additional Tier 1 Capital instruments		2,057	2,057	2,057	2,057	2,057	2,057	2,057
	A.2.2	(-) Excess deduction from T2 items over T2 capital		0	0	0	0	0	0	0
	A.2.3	Other Additional Tier 1 Capital components and deductions		0	0	0	0	0	0	0
	A.2.4	Additional Tier 1 transitional adjustments		0	0	0	0	0	0	0
	A.2.4.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)		22,111	22,598	23,056	23,259	17,099	16,863	16,488
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)		2,791	2,791	2,791	2,791	2,791	2,791	2,791
	A.4.1	Tier 2 Capital instruments		2,791	2,791	2,791	2,791	2,791	2,791	2,791
	A.4.2	Other Tier 2 Capital components and deductions		0	0	0	0	0	0	0
	A.4.3	Tier 2 transitional adjustments		0	0	0	0	0	0	0
	A.4.3.1	of which: adjustments due to IFRS 9 transitional arrangements		0	0	0	0	0	0	0
	A.5	Grandfathered Additional Tier 1 Capital instruments eligible as Tier 2		0	0	0	0	0	0	0
	в	TOTAL RISK EXPOSURE AMOUNT		112,582	113,857	116,540	114,722	125,604	136,241	132,706
TOTAL RISK EXPOSURE AMOUNT	B.1	of which: Transitional adjustments included		0	0	0	0	0	0	0
	B.2	Adjustments due to IFRS 9 transitional arrangements		82	0	0	0	0	0	0
	C.1	Common Equity Tier 1 Capital ratio		17.80%	18.04%	18.02%	18.48%	11.98%	10.87%	10.87%
CAPITAL RATIOS (%) Transitional period	C.2	Tier 1 Capital ratio		19.63%	19.85%	19.78%	20.27%	13.61%	12.38%	12.42%
	C.3	Total Capital ratio		22.10%	22.30%	22.18%	22.71%	15.84%	14.43%	14.53%
	D.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded)		19,643	20,263	20,828	21,202	14,764	14,667	14,431
Fully loaded CAPITAL	D.2	TIER 1 CAPITAL (fully loaded)		21,699	22,320	22,884	23,259	16,821	16,723	16,488
	D.3	TOTAL CAPITAL (fully loaded)		24,490	25,111	25,675	26,050	19,612	19,514	19,279



			IFRS 9 first implementation	Actual	Baseline Scenario			Adverse Scenario		
		(min EUR, %)	01/01/2018	31/12/2022	2023	2024	2025	2023	2024	2025
CAPITAL RATIOS (%) Fully loaded	E.1	Common Equity Tier 1 Capital ratio		17.45%	17.80%	17.87%	18.48%	11.75%	10.77%	10.87%
	E.2	Tier 1 Capital ratio		19.27%	19.60%	19.64%	20.27%	13.39%	12.27%	12.42%
	E.3	Total Capital ratio		21.75%	22.05%	22.03%	22.71%	15.61%	14.32%	14.53%
	H.1	Total leverage ratio exposures (transitional)		441,528	441,528	441528	441528	441528	441528	441528
	H.2	Total leverage ratio exposures (fully loaded)		441,116	441,116	441116	441116	441116	441116	441116
Leverage ratios (%)	Н.3	Leverage ratio (transitional)		5.01%	5.12%	5.22%	5.27%	3.87%	3.82%	3.73%
	H.4	Leverage ratio (fully loaded)		4.92%	5.06%	5.19%	5.27%	3.81%	3.79%	3.74%
	P.1	Capital conservation buffer		2.50%	2.50%	2.50%	2.50%	2.50%	2.50%	2.50%
	P.2	Countercyclical capital buffer		1.48%	2.02%	2.02%	2.02%	2.02%	2.02%	2.02%
Transitional combined	P.3	O-SII buffer		3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
buffer requirements (%)	P.4	G-SII buffer		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.5	Systemic risk buffer applied to exposures according to article 133 of CRD		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	P.6	Combined buffer		6.98%	7.52%	7.52%	7.52%	7.52%	7.52%	7.52%
	R.1	Pillar 2 capital requirement		2.63%	2.63%	2.63%	2.63%	2.63%	2.63%	2.63%
	R.1.1	of which: CET1		1.61%	1.61%	1.61%	1.61%	1.61%	1.61%	1.61%
	R.1.2	of which: AT1		0.44%	0.44%	0.44%	0.44%	0.44%	0.44%	0.44%
Pillar 2 (%)	R.2	Total SREP capital requirement (applicable requirement to be met at all times - including adverse scenario - according to EBA/GL/2018/03)		10.63%	10.63%	10.63%	10.63%	10.63%	10.63%	10.63%
	R.2.1	of which: CET1		6.11%	6.11%	6.11%	6.11%	6.11%	6.11%	6.11%
	R.3	Overall capital requirement (applicable requirement under the baseline scenario according to EBA/GL/2018/03)		17.61%	18.15%	18.15%	18.15%	18.15%	18.15%	18.15%
	R.3.1	of which: CET1 (relevant input for maximum distributable amount calculation according to Art 141 CRD)		13.09%	13.63%	13.63%	13.63%	13.63%	13.63%	13.63%
	R.4	Leverage Ratio pillar 2 requirement		0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
	S.1	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - Restated as of 1st January 2023 after first application of IFRS-17		19,500						
Memorandum items	S.2	COMMON EQUITY TIER 1 CAPITAL (fully loaded) - With application of IFRS-17								
related to the application of IFRS-17 for banks with insurance subsidiaries or	S.3	TOTAL RISK EXPOSURE AMOUNT - Restated as of 1st January 2023 after first application of IFRS- 17		112,036						
participations	S.4	TOTAL RISK EXPOSURE AMOUNT - With application of IFRS-17								
	S.5	Common Equity Tier 1 Capital ratio (fully loaded) - With application of IFRS-17		17.40%						



2023 EU-wide Stress Test: P&L

	Actual	Baseline scenario			Adverse scenario		
(min EUR)	31/12/2022	31/12/2023	31/12/2024	31/12/2025	31/12/2023	31/12/2024	31/12/2025
Net interest income	3,408	4,820	5,081	5,388	3,263	3,345	3,332
Interest income	7,268	69,821	56,660	44,196	91,014	75,456	56,902
Interest expense	-3,860	-65,001	-51,579	-38,807	-87,751	-71,506	-52,771
Dividend income	58	58	58	58	44	44	44
Net fee and commission income	1,678	1,627	1,611	1,619	1,146	1,144	1,143
Gains or losses on financial assets and liabilities held for trading and trading financial assets and trading financial liabilities	181	203	203	203	-272	152	152
Gains or losses on non-trading financial assets mandatorily at fair value through profit or loss by instrument and Gains or losses on financial assets and liabilities designated at fair value through profit or loss					-21		
Other operating income not listed above, net	643	565	565	565	496	504	504
Total operating income, net	5,968	7,273	7,517	7,833	4,656	5,189	5,175
Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss	96	-430	-446	-441	-4,257	-728	-1,157
Other income and expenses not listed above, net	-6,354	-4,298	-4,231	-4,173	-4,704	-4,234	-4,183
Profit or (-) loss before tax from continuing operations	-290	2,545	2,840	3,219	-4,306	228	-165
Tax expenses or (-) income related to profit or loss from continuing operations Profit or (-) loss after tax from discontinued operations (disposed at cut-off date)	-389 0	-763	-852	-966	1,292	-68	49
Profit or (-) loss for the year	-680	1,781	1,988	2,253	-3,014	159	-115
Amount of dividends paid and minority interests after MDA-related adjustments	0	1,069	1,193	1,352	0	0	0
Attributable to owners of the parent net of estimated dividends	-680	713	795	901	-3,014	159	-115
Memo row: Impact of one-off adjustments		0	0	0	0	0	0
Total post-tax MDA-related adjustment		0	0	0	123	124	125
Memorandum item for banks with insurance subsidiaries or participations: Profit or (-) loss for the year - With application of IFRS-17							



2023 EU-wide Stress Test: Major capital measures and realised losses

(min l	EUR)
Issuance of CET 1 Instruments 01 January to 31 March 2023	Impact on Common Equity Tier 1
Raising of capital instruments eligible as CET1 capital (+)	0
Repayment of CET1 capital, buybacks (-)	0
Conversion to CET1 of hybrid instruments (+)	0

Net issuance of Additional Tier 1 and Tier 2 Instruments 01 January to 31 March 2023	Impact on Additional Tier 1 and Tier 2
Net issuance of Additional Tier 1 and T2 Instruments with a trigger at or above bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0
Net issuance of Additional Tier 1 and T2 Instrument with a trigger below bank's post stress test CET1 ratio in the adverse scenario during the stress test horizon (+/-)	0

Realised losses 01 January to 31 March 2023					
Realised fines/litigation costs (net of provisions) (-)	0				
Other material losses and provisions (-)	0				