

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

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



Key Metrics

Danske Bank A/S

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	20,730	20,839	20,087	21,003	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET 1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,481	20,619	19,988	20,904	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	22,729	22,825	21,436	22,375	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	22,480	22,606	21,337	22,275	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	25,525	25,614	24,986	25,549	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25,276	25,395	24,886	25,449	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	110,086	111,082	108,486	113,467	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	110,012	111,005	108,412	113,389	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.83%	18.76%	18.52%	18.51%	CA3 {1}	
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.62%	18.58%	18.44%	18.44%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010) )/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.65%	20.55%	19.76%	19.72%	CA3 {3}	
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.43%	20.36%	19.68%	19.64%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) ) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Total capital (as a percentage of risk exposure amount) - transitional definition	23.19%	23.06%	23.03%	22.52%	CA3 {5}	
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.98%	22.88%	22.96%	22.44%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040) )	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	448,972	446,398	445,969	454,269	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	5.06%	5.11%	4.81%	4.93%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



## Leverage ratio

Danske Bank A/S

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	22,729	22,825	21,436	22,375	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	22,480	22,606	21,337	22,275	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	448,972	446,398	445,969	454,269	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	448,723	446,179	445,869	454,169	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.06%	5.11%	4.81%	4.93%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.01%	5.07%	4.79%	4.90%	[A.2]/[B.2]	

European Banking Authority Danske Bank A/S Capital Danske Bank A/S

Line of the state of		
Interpretation         Control		
N1         automatic         Like         Like         Auto		
N2       Attom       At	pant (b) and 27 pant (a) of COR	
Image: Control on the series of the serie	part (b) and 27 panel (a) of CCR	
N.N.     Conservations     0.0	pent (b) and 37 pent (c) of CON	
N1     Industry generations of Tradition     0	pant (b) and 37 pant (c) of CON	
A1.0       Monotynemact game receptions CSTL capture       All	post (b) and 37 part (c) of CCR	
A19     Adjustments CCT due's produced status     1.114     1.114     1.111     0.00000000000000000000000000000000000	pant (b) and 37 pant (c) eFCCR	
A13     () bitruption particularity (sociality)     7/11     7/21     4/40     4/40     6/40     <	peen (b) and 37 peen (a) eFCCR	
A19         1/10 Data bar unique dubus particularity ad a loss calar dubus parter parte loss calar dubus parte loss calar dubus particularity	pan pan a pan pan pan con	
No.         No. <td></td>		
A11         () (Detect Subset) prices (CHT Capit)		
A11         () Approximation states (and in particular)         0 </td <td></td>		
A11         () [bccss:ddxdcsbarAT] terrs see ATI Capital         0 <th 0<<="" td=""><td></td></th>	<td></td>	
111 () () doctore related to actor which can astronomically (% adapted to a 125% Max waget 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
A.1.4         () Lobacidadi salasi bisasi min calu astemberge subjects a) 1.200 m to wegit         0         0         0         0         mmm         mm         mm <thm< th=""> <thm< th="">         mm</thm<></thm<>	point (k) (ii), 243(1) point (b), 244(1)	
A1.141       Of which: them securitization positions ()       0       <		
significant involutions and a set of the set		
OWN FANDS	and 79 of CRR	
A 10 (Arbourd occasing to Laws Threaded Control and Co		
A.1.19.A         (-) Insufficient coverage for non-perturming exposures         -150         -123         -378         -350         C BL 0 (2013, cBU0)         Anno 20(3), part (r) exclusion 67: CBR		
A.1.58         () Minimum value commitment shortballs         0         0         0         C K4 0 (50.24)         Attein 36(1), yent () ure Antein 122(2) CRR		
41.10         () Other diseasable tag charges         0		
All         ()Additional deduction to CPT1 Cightal date to Anisa 3 CPR         0		
A12         CTTL capital detensition (shafer         330         340         7.48         7.13         Kill million         .		
Apple         Tapachoul adjointmits         240         210         210         210         21114*1114*11301         .		
A111         Transformational adjustments due to genetidatives (CTI) Capital informances (L+4)         0<		
41212         Tandhour adjustment ad to databaat monty interests (r.t)         0		
A1213         Other basedbook adjustments to CTTL Cigital (+/)         249         219         100         C EXII (100, cEXII)         Menual Adjustments to CTTL Cigital (+/)		
A2         A/001004/LTR1 (CM14) (ord falschers ad Jult reactional adjustments)         1,599         1,586         1,340         1,371         C R1 (IDSL/RET)         Mend star CM1		
A21         Additional file 1 Cupital influence         1,569         1,566         1,349         1,371         C R.M. (MARKER) < C R.M. (MARKER)		
A2.2         () Excess doduction from 12 items over 12 capital         0         0         0         0         c tail () PTXLet000)   <		
A23 Other Additional That 'Capital components and eductions 0 0 0 cm and transmissions 0 0 0 cm and transmissions 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
A.2.4         Additional Test Transitional adjustments         0 <td></td>		
A3         TEET (2MTA) pair of addactions and altra transitional adjustments)         22,729         22,825         21,456         22,375         CR. 80 (REL_CRED)         Mono 2 and CR		
A.4         TEES 2 DMTA: (and a field actions and alter transitional algorithments)         3,786         3,789         3,569         3,174         CB, 80 (275,000)         Anno 7 (275,000)		
A.4.1         Ter2 Capital Instruments         2,795         2,789         3,549         3,174         C 610.01/070.01030           Image: Capital Instruments         2,795         2,789         3,549         3,174         C 610.01/070.01030		
A4.2 Other Tier 2 Capital components and deductions 0 0 0 0 0 citian prioritation - citian prioritational - citian prioritatio		
ALA         INIT VIRUADUAL Subjectments         U         U         U         C. R. & press.cetta           B         TOTAL RESC DODRE AMOUNT         110.066         111.082         108.466         111.467         C. R. & press.cetta		
OWN RUNOS REQUIRMENTS         I         Official State (Section State)         <		
B.1         Of WINDER (statistical adjustments) stocaded         //         //         //         //         //         //         //         ////         ////         ////         ////         ////         ////         ////         /////         /////         /////         /////         /////         /////         /////         /////         /////         /////         /////         /////         /////         //////         //////         /////         //////         //////         //////         //////         //////         //////         //////         //////         ///////         ///////         ///////         ///////         /////////         /////////         //////////         /////////         ////////////////////////////////////		
CAPITAL RATIOS (%)		
Transitional period         C2         Itext Curring, KAIN (transitional period)         28.65%         28.65%         121,7%         04.10         .           C.3         10704, CAPTAL ARTIO (transitional period)         22.15%         22.06%         22.05%         22.05%         0.070		
Fully loaded		
F         Adjustments to CT1 deta 1653 912actional arragements         249         219         100         100         CR. 19440.0023           Image: Comparison of the CT1 deta 1653 912actional arragements         249         219         100         0.00         CR. 19440.0023		
F         Adjustments to 141 due to FES 9 transitional arrangements         0         0         0         0         0         0.0 <td></td>		
F         Adjustment included in RWAS data in RWAS data by RSS \$transitional arragements         75         77         74         78         cm in particular           (JB) ubjusted CD1 role is in optimic clicular based to bar's specific property (Desting, any cipital interments that are not algulately spont of view of the spont/gain are sortable into account in this calculation.         75         77         74         78         cm in particular	]	

[1]The fully loaded CET1 ratio is an extinute calculated based on bank's supervisiony reporting. Therefore, any capital instruments that use not eligible from a regulatory point of view at the reporting data are not taken into account in this calculation. Fully loaded CET1 capital ratio estimation is based on the formulae states in column "COREP CORE" - plasae nota that this might load to differences to fully loaded CET1 capital ratio spublished by the participating banks e.g. in their Pflar 3 discissure



Overview of Risk exposure amounts

Danske Bank A/S

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	88,456	88,698	86,955	91,596	C 02.00 (6040, c0010) -(C 07.00 (6059, c0220, s001) - C 07.00 (6110, c0220, s001) - C 07.00 (6130, c0220, s001) - C 08.01 (6044, c0200, s001) - C 08.01 (6044, c0200, s001) - C 08.01 (6044, c0200, s002) - C 08.01 (6056, c0280, s002) - C 08.01 (605
Of which the standardised approach	22,268	21,917	21,586	24,925	C 02.00 (00060, c0010)-{C 07.00 (0090, c0220, s001) + C 07.00 (0110, c0220, s001)+ C 07.00 (0130, c0220, s001)}
Of which the foundation IRB (FIRB) approach	3,630	3,617	3,565	3,533	C 02.00 (r0250, c0010) · [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	60,721	61,698	60,166	61,231	C 02.00 (0310, c0010) · [C 08.01 (0040, c0260, s001) + C 08.01 (0050, c0260, s001) + C 08.01 (0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	2,893	3,082	2,833	2,838	C 07.00 (n090, c0220, s001) + C 07.00 (n010, c0220, s001)+ C 07.00 (n0130, c0220, s001) + C 08.01 (n0040, c0280, s001) - C 08.01 (n0050, c0280, s001) - C 08.01 (n0040, c0280, s001) - C 08.01 (n0040, c0280, s002) + C 08.01 (n0050, c0280, s002) + C 08.01 (n0060, c0280, s002) + C 02.00 (n0460, c0010))
Credit valuation adjustment - CVA	404	402	398	450	C 02.00 (0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (0490, c0010)
Securitisation exposures in the banking book (after the cap)	122	119	127	101	C 02.00 (0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,552	5,122	4,648	4,793	C 02.00 (0520, c0010)
Of which the standardised approach	70	87	116	68	C 02.00 (0530, c0010)
Of which IMA	5,482	5,035	4,532	4,725	C 02.00 (0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (d010, c0601)*12.5-C 20.00 (r0010,c0450)*12.5-MAX(C 24.00(r0010, c0690),C 24.00(r0010,c0100),C 24.00(r0010,c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (0880, c0010)
Operational risk	9,901	10,674	10,667	10,668	C 02.00 (0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (0000, c0010)
Of which standardised approach	9,901	10,674	10,667	10,668	C 02.00 (0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (0020, c0010)
Other risk exposure amounts	2,757	2,986	2,858	3,021	C 02.00 (0030, c0010) + C 02.00 (0090, c0010)
Total	110,086	111,082	108,486	113,467	

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

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



P&L Danske Bank A/S

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	9,224	13,005	3,733	7,257
Of which debt securities income	867	1,056	267	368
Of which loans and advances income	7,997	11,174	3,109	5,827
Interest expenses	6,013	8,676	2,507	4,805
(Of which deposits expenses)	2,647	3,842	1,640	3,042
(Of which debt securities issued expenses)	2,537	3,482	568	1,129
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	50	57	24	43
Net Fee and commission income	1,140	1,560	453	949
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	0	0	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	620	858	75	140
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	6	10	-22	-29
Gains or (-) losses from hedge accounting, net	-8	-26	0	0
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	464	610	26	46
TOTAL OPERATING INCOME, NET	5,481	7,399	1,781	3,601
(Administrative expenses)	2,266	3,052	757	1,532
(Cash contributions to resolution funds and deposit guarantee schemes)	99	133	33	61
(Depreciation)	493	674	54	113
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	72	98	-62	-22
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	72	98	-62	-22
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	3	0	0
Of which restructuring <sup>1</sup>	0	196	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-30	-47	49	-21
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-30	-47	49	-21
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0	0	0
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	88	149	40	106
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	-93	-90	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	2,576	3,550	991	2,045
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,078	2,853	755	1,538
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,078	2,853	755	1,538
Of which attributable to owners of the parent	2,078	2,853	755	1,538
<sup>(1)</sup> Information available only as of end of the year $(2)$ compared by the function of the				

<sup>(2)</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

Total Assets: fair value and impairment distribution

Danske Bank A/S

(min EUR)		As of 30/09/2023	3			As of 31	/12/2023			As of 31/	03/2024			As of 30/	6/2024		
			Fair value hierarch	v		Fair value hierarchy				I	Fair value hierarch	τ <b>y</b>		Fair value hierarchy			
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 1 Level 2		Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	37,083				35,253				28,343				28,511				IAS 1.54 (i)
Financial assets held for trading	81,723	23,468	57,736	519	73,884	26,024	47,703	156	65,608	25,488	39,782	337	66,887	28,969	37,451	467	IFRS 7.8(a)(ii);IFRS 9.AppendixA
Non-trading financial assets mandatorily at fair value through profit or loss	137,413	2,331	97,656	37,425	139,876	2,467	101,415	35,995	146,747	3,283	100,348	43,116	147,500	2,523	2,523 100,005 44,973		IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	14,074	10,510	3,564	0	14,494	11,084	3,410	0	14,013	14,013 10,738 3,276 0		14,676	11,759	2,917	0	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	147,289				147,132				145,771				149,413				IFRS 7.8(1); IFRS 9.4.1.2
Derivatives – Hedge accounting	584	0	574	9	846	0	845	0	696	0	692	4	758	0	753	5	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets <sup>1</sup>	29,785				29,173				28,293				27,806				
TOTAL ASSETS	447,951				440,657				429,470				435,552				IAS 1.9(a), IG 6

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

(min i	EUR)			As of 30/09/20	23				As of 31/12/2023							As of 31/	03/2024					As of 30/	06/2024			
		Gross carry	ing amount <sup>(2)</sup>		Acı	cumulated impairment	1t <sup>(7)</sup>	Gri	oss carrying amoun	t <sup>[2]</sup>	Accu	mulated impairme	nt <sup>(2)</sup>	Gross	carrying amount		Accumulated impairment (2)		nt (7)	Gross carrying amount (2)			Accumulated impairment (2)			
Breakdown of financial assets by instrument and by counterparty sector <sup>3</sup>		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial	Stage 3 Credit-impaired assets	significant increase	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Credit-impaired	increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit- impaired		References
Financial assets at fair value through other	Debt securities	14,074	0	0	0	0	0	14,494	0	0	0	0	0	14,013	0	0	0	0	0	14,676	0	0	0	0	0	AnnexV.Part 1.31, 44(b)
comprehensive income	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		21,056	0	0	0	0	0	20,946	0	0	0	0	0	19,644	0	0	0	0	0	19,400	0	0	0	0	0	AnnexV.Part 1.31, 44(b)
amortised cost	Loans and advances	113,276	11,621	1,742	-248	-799	-517	113,396	11,341	1,964	-250	-772	-611	112,962	11,636	2,143	-242	-778	-656	117,171	11,453	2,057	-241	-750	-664	Annex V.Part 1.32, 44(a)

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

(<sup>17</sup> From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous period





#### Breakdown of liabilities

## Danske Bank A/S

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Financial liabilities held for trading	69,699	60,533	52,629	49,304	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	128,784	129,273	132,181	130,180	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	203,854	206,536	199,748	210,011	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,964	1,732	2,017	1,949	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	788	718	687	723	IAS 37.10; IAS 1.54(I)
Tax liabilities	190	175	198	229	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	11,226	10,489	11,523	11,780	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	7,806	7,595	7,210	7,475	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	425,311	417,053	406,193	411,651	IAS 1.9(b);IG 6
TOTAL EQUITY	22,640	23,605	23,277	23,900	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	447,951	440,657	429,470	435,552	IAS 1.IG6

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



## Breakdown of liabilities

## Danske Bank A/S

(mln EUR)

			Carrying	( amount		
Breakdown of financial liabilities	by instrument and by counterparty sector	As at 30/09/2023	As of 31/12/2023	As at 31/03/2024	As of 30/06/2024	References
Derivatives		55,071	47,027	37,044	34,717	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	492	374	106	12	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	17,100	14,864	17,496	16,524	Annex V.Part 1.31
	Central banks	10,542	8,665	10,356	12,467	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	847	714	997	944	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	10,631	9,086	7,968	10,526	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	8,510	7,972	7,223	9,349	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	13,552	13,010	12,130	13,508	Annex V.Part 1.42(c),44(c)
Deposits	of which: Current accounts / overnight deposits	1,670	1,509	1,333	1,145	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	28,605	32,249	31,577	29,995	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	13,455	16,575	13,913	13,488	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	62,396	62,200	58,598	57,526	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	52,485	53,010	50,447	50,184	ECB/2013/33 Annex 2.Part 2.9.1
	Households	58,563	58,696	58,949	60,680	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	50,170	49,734	49,528	50,653	Annex V.Part 1.42(f), 44(c)
Debt securities issued		144,879	147,925	147,560	151,095	Annex V.Part 1.37, Part 2.98
Of which: Subordir	nated Debt securities issued	4,805	4,761	4,893	4,506	Annex V.Part 1.37
Other financial liabilities		3,471	3,978	4,792	4,393	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		405,302	398,075	386,575	391,444	



#### 2024 EU-wide Transparency Exercise Market Risk

#### Danske Bank A/S

	SA					I	м									IM						
			VaR (Memorand	lum item)	STRESSED V&R (	Memorandum item)		ITAL DEFAULT AND ISK CAPITAL CHARGE	ALL PRICE RIS	(S CAPITAL CH/	ARGE FOR CTP		VaR (Memor	ndum item)	STRESSED VaR (Me	RESSED VaR (Memorandum item) IN CREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ATION RISK	ALL PRICE RIS	KS CAPITAL CH/	IRGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SV&Ravg)	LATEST AVAILABLE (SV#Rt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt- 1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30/	09/2023									As of 31/1:	2/2023					
Traded Debt Instruments	1	0	227	56	265	76							192	44	270	55						
Of which: General risk	0	0	175	40	194	52							136	31	184	36						(
Of which: Specific risk Equities	1	0	52	16	/2	23							56	13	86 10	19						
Of which: General risk	3	3	9	0	9	a 0							9	0	10	4						(
Of which: Specific risk	1	1	9	3	9	3							9	3	10	4						(
Foreign exchange risk	3	2	21	4	16	4							17	6	23	5						
Commodities risk	8	0	0	0	0	0							0	0	0	0						
Total	15	6	161	41	204	57	68	74	0	0	0	5,482	134	35	196	43	73	73	0	0	0	5,035
	As of 31/03/2024	As of 30/06/2024				As of 31	03/2024									As of 30/0	5/2024					
Traded Debt Instruments	2	0	161	35	247	86							137	47	252	89						
Of which: General risk	1	0	118	26	184	71							106	37	184	67						(
Of which: Specific risk	1	0	42	10	63	16							31	10	68	22						(
Equities	14	6	11	3	11	3							9	2	13	4						(
Of which: General risk	7	3	0	0	0	0							0	0	0	0						
Of which: Specific risk	7	3	11	3	11	3							9	2	13	4						
Foreign exchange risk	8	4	26	8	20	4							31	11	28	18						
Commodities risk Total	23	0	0 116	28	0 182	66	65	63	0	0	0	4.532	0	0 38	202	71	59	64	0	0	0	4,725
Totat	23	10	116	28	182	66	40	63	U	0		4,032	112	38	202	/1	39	04	U	U	v	4,720

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



#### eba Banking 2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

Credit Risk - Standardised Approach Danske Bank A/S						
			Standardisee	Approach		
		As of 30/09/2023			As of 31/12/2023	
Include, %)  Figure 2 (1)  Fig	04044 (59408) 9021 201 201 1021	90,773 7,745 103 2,002 4 303 2,474 1,043 1,043 4,045 2,37 2,055 2,37 2,055 2,37 2,055 3,0,	Parate another 10 11 12 13 14 15 15 15 15 15 15 15 15 15 15	Organic Segurity         Opport         <	63,179 7,683 223 1,698 220 2,550 1,520 1,520 1,520 2,550 1,520 2,550 2,5	Yan adjusters of an angle state of a state
(mold), by (	<sup>(4)</sup> Standardised Total does not include the securitizat <sup>(4)</sup> Only the most relevant countries are disclosed. The calculated as of last quarter	ton position unlike in the results prior to t one have been selected under the following	un to conditionative de condition en equation de mégadean a 2012 assention. grade: Claurities d'e contribupany converge un to 55% e a instanda general conditivit et al partmente, for the cont Statund and los ed	Intel organiseposes or Top 32 countries ranked by astercy with the data per country of counterparty Approach	As of 31/12/2023	22,649 B21 mate amount Value adjustments and proteinant <sup>2</sup>
PAILs sub a satisfies Mildlan of Devoisement Marks with a satisfies of the satisfies of the satisfies of an and a for an and a satisfies of the satisfies of the satisfies of the satisfies and the satisfies of the satisfies of the satisfies of the Banace and Andre Satisfies Banace and Andre Satisfies Contrast Satisfies of the satisfies of the satisfies Contrast Satisfies of the satisfies of the satisfies of the Banace and the satisfies of the satisfies of the satisfies Contrast Satisfies of the satisfies of the satisfies of the Banace and the satisfies of the satisfies of the satisfies Contrast Satisfies of the satisfies of the satisfies of the Contrast Satisfies of the satisfies of the satisfies of the satisfies of the Contrast Satisfies of the	0 100 100 100 100 100 100 100 1		6 8 3 2 2 5 7 7 7 6 8 3 3 3 3 3 3 3 3 3 3 3 3 3		0 0 414 0 0 0 0 2 21,513 0 10 1,943 10,345 0 10 10 10 10 10 10 10 10 10	0 0 11 222 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Interpretation (Interpretation) Format developments or control (Interpretation) Format developments or to format on Malitaria (Development) Malitaria (Development) Malitaria Malitaria (Development) Malitaria Mali	90,000 2,000	0.354 1.307 12 0 0 32 2 4 3 3 1.574 1.375 1.375 2 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	Stand action optimer anount 1 2 3 3 3 3 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	Cognet Egenerative Cognet	7,642 1,864 11 0 0 28 27 2 44 2 1,334 1,336 2 0 0	Nara atomoti parta atomoti ato
Control and an and of copy of the value of the copy of the constrained of the value of the copy of the constrained of the value of the	(2) fold value adjustments and produktions per count Original Exposure <sup>1</sup> 54,053	yd Counterpantyreiclader Mouel for enco As of 50/09/2023 Exposure Velue <sup>1</sup> Prisk e 53,833	a la col convention de la color de la colo	Approach  Conginal Exposure <sup>1</sup> 27.000	18,010	nur attout
Handbacket werden in der Andersen in der	1981 30 30 30 30 30 30 30 30 30 30 30 30 30	1,7,33 75 506 3 7 7 1 1,025 501 2,221 2,221 4,00 501 2,222 2,222 4,00 4 1 1 1 0 0 0 1 1 1 0 0 0 0 1 1 0 0 0 0	6 6 7 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8 8	1.07 3.0 4.0 0 0 1.0 1.0 1.0 1.0 1.0 1.0	1,744 82 45 0 67 1,011 4,01 2,323 2,323 67 1,23 2,233 67 1,23 2,233 2,33	5 5 6 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7
(mddd, %) Cellod dewranest o carbit Lleist,	(2) Sold value adjustments and provisions per counts	As of 50/09/2023 Exposure Value <sup>1</sup> Pisk e	Standardisec posare amount provises <sup>2</sup>	Approach	1145	sure amount Value edjustments and provisions <sup>2</sup>
Analog advancements of total adverses Analog advancements of total adverses Analog advancements Analog ad	6 29 30 30 30 30 30 30 30 30 30 30			20 3 5 5 5 5 5 5 6 6 6 6 6 7 8 6 6 7 8 6 7 8 8 8 8 8 8 8 8 8 8 8 8 8	66 306 0 57 25 0 0 0 0 0 0 2,286 0 0 2,286 0 1 33 3 3	



## eba Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Subdative Appendix           Subdative Appendix <th colspan="2" subdativ<="" th=""><th>2023 Ris separar anose 1.22 2.2 2.2 2.2 2.2 2.2 2.2 2.</th></th>	<th>2023 Ris separar anose 1.22 2.2 2.2 2.2 2.2 2.2 2.2 2.</th>		2023 Ris separar anose 1.22 2.2 2.2 2.2 2.2 2.2 2.2 2.
Internet         Display Lesses         Managements         Display Lesses         Managements         Display Lesses         Display Lesses <thdisplay lesses<="" th="">         Display Lesses</thdisplay>	Ris appears anout Verte adjustments and problems' problems' problems' 6  6  6  7  7  7  7  7  7  7  7  7  7  7  7  7		
Object Lyses         Object Lyses<	Ria argunar mark 		
chard answards or construints         LLB         5.33         6.43         6.43         7.43           indication construints         13         7         6         1         7           indication construints         3         7         6         1         7           indication construint lasks         3         7         6         1         7           indication construint lasks         3         7         6         1         7           indication construint lasks         3         6         1         1         7         1         1         7         1 <t< th=""><th>- 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0</th></t<>	- 0 - 0 - 0 - 0 - 0 - 0 - 0 - 0		
<sup>14</sup> Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or creditivitie miligation techniques (e.g. substitution effects).	69		
(2) Total values adjustments and provisions pare country of counterparty excludes those for securitization separame to al includes general credit risk adjustments.			
Stand ardised Approach			
As of 30 (9)/2023 As of 31/2/2	2023		
Degenst Egness' Egness Vision <sup>2</sup> Park spanner Steiner Vision Statistical and Degenser <sup>1</sup> Egnesser Vision <sup>3</sup> R	Risk exposure amount Provisions <sup>2</sup>		
Catch anomanda is called table         4.500         4.512         6         3.33         3.400           Match anomanda is called table         4.61         6			
Item subscript of the periodical balantian         0	0 0 0 0 0		
<sup>44</sup> Organization, and to Spaces was as a compared transition to accurate synthesis and as a constitution material transition that and the space was associated as a space of the space o			
Standardinard Approach			
As of 50(69:2023 As of 31/12/2	2023		
Designat Express Value" Risk registers ments Value allower and state and the second se	Risk exposure amount Value adjustments and provisions <sup>2</sup>		
Canadia annumenta o conte danta         4400         4400         6         4.00         6.01         6.01         1 <th1< <="" th=""><th></th></th1<>			



					Standardise	d Approach			
			As of 31	03/2024			As of 30	/06/2024	
	100709 53	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions
		51,978	58,986	2		52.085	59.220		
	Central dovernments or central banks Regional governments or local authorities	7,318	7,300	4		7,262	7.327	61	
	Public sector entities	228	238	32		238	245	41	
	Public Sector entries Multilateral Development Banks	1.675	1,657			1,650	1.643		
	International Organisations	20	20						
	Institutions	293	311	63		442	455	92	
	Corporates	4.092	2,359	1.989		6,813	5.095	4,705	
	of which: Stall	1.418	1.026	826		1.304	962	772	
	Retail	2,705	1,732	1,202		2,764	1,730	1,202	
0 · · · · · P d · P · d · d · P ·	of which: SME	1,424	955	542		1,427	950	546	
Consolidated data	Secured by mortalizes on immovable property	8,602	8,241	2,600		8,834	8,391	2,661	
	of which: SME	4,292	4,207	1,150		4,224	4,005	1,122	
	Exposures in default	554	257	316	22	535	258	333	5
	Nems associated with particularly high risk	105	48	72		105	51	77	
	Covered bonds	26,645	25,546	2,665		26,389	26,389	2,639	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakinsts (CIU)	2	9	108		9	8	104	
	Eosity	2,001	2,001	2,001		2,622	2,622	2,622	
	Other exposures	10,543	20,543	10,541		10,528	10,528	10,526	
	Standardised Total <sup>2</sup>	116,768	120,357	21,682	129	220,285	123,975	25,072	117

(1) Origina exp (2) Standardise (2) Only the mo J Totarus. It relevant cour 1994 quarter

			As of 31/	63/2024			As of 30	0010001	
							AS 01 301	06/2024	
	(min DJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
Ben Pita Hita Ista Ista Cor DENMARK DENMARK Sec Cor Cor Cor Cor Cor Cor Cor Cor Cor Cor	which and instantials or until lasts and and instantials of a last divides and and instantials of a last divides and and a last set of the instantial divides and and and and a last set and and a last set and a last set and and a last set and a last set and and a last set a last set a last set a last set a last set and a last set a last set a last set a last set a last set and a last set a last set a last set a last set a last set and a last set a last set a last set a last set a last set and a last set a last set a last set a last set a last set and a last set a last set and a last set a last set and a last set	7,331 2,2021 3 6 83 397 6 6 6 6 6 6 7 22,055 6 7 7 1,655 6 7 7 1,655 1,555 1,6	56,362 3,084 3 0 85 381 0 0 0 0 0 0 0 0 0 0 0 2 20,052 0 2 20,052 0 7 7 1,853	54 111 1 0 0 0 7 7 7 7 7 7 7 7 7 7 7 7 7 7	6	6240 3,002 3 0 102 3,306 0 0 0 0 0 0 0 0 0 0 0 0 2 1,706 2 2,1,706 7 7,2400	15,244 3,115 3 0 101 1,005 0 0 0 0 0 0 0 0 0 0 0 0 0 21,755 0 7 24,795 0 7 24,995	0 11 11 0 20 20 20 20 11 0 0 0 0 0 0 0 0	
	her emosures andardised Total <sup>2</sup>	10,423	20,423			10,377	10,377	10,376	İ

(1) Original exposure, unlike Exposure value, is reported before taking into (2) Total value adjustments and provisions per country of counterparty esc mitigation techniques (e.g. substitution effects).

					Scandardisi	eu Approach			
				03/2024			As of 30	/06/2024	
	(minLUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>4</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
-	Central avvenments or central banks	12,741	11,332	0		15,586	14,171	1	
	Regional governments or local authorities	2,081	1,796	0		1,973	1,754	0	
	Public sector entities	0	10	0		0	12	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	13	13	3		17	17	4	
	Corporates	24	20	20		25	20	19	
	of which: SME	2	2	2		4	4	3	
	Retail	39	39	29		38	38	28	
SWEDEN	of which: SME	2	2	1		3	3	2	
SWEDEN	Secured by mortalates on immovable property	1,515	1,513	437		1,334	1,331	389	
	of which: SME	1,385	1,383	388		1,187	1,184	334	
	Exposures in default	5	2	2	3	3	1	1	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	935	236	24		954	254	25	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	15	15	15		15	15	15	
	Other exposures	17	17	16		17	17	16	
	Provident State <sup>2</sup>								

(1) Original exposure, unlike Exposure value, is reported before taking into (2) Total value adjustments and provisions per country of counterparty exc ligation techniques (e.g. substitution effects)

					Standardis	ed Approach			
				03/2024			As of 30	/06/2024	
	(min DJR, %)	Original Exposure <sup>6</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Expanse <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central governments or central banks	11,585	12,318	5		11,211	11,917	2	
	Regional governments or local authorities	1,607	1,750	0		1,563	1,741	0	
	Public sector entities	53	83	17		52	82	15	
	Multilateral Development Banks	460	450	0		455	455	0	
	International Ordanisations	0	0	0		0	0	0	
	Institutions	2	27	5		3	26	5	
	Corporates	75	54	45		75	55	47	
	of which: SME	24	10	8		26	14	11	
	Retail	1,112	978	642		1,067	945	627	
FINLAND	of which: SME	583	472	270		593	465	265	
1110110	Secured by mortalasies on immovable property	2,643	2,376	650		2,501	2,425	672	
	of which: SME	2,435	2,368	656		2,494	2,418	660	
	Exposures in default	103	73	88	30	114	83	102	
	Items associated with earticularly high risk	1 124	1	1		1 142	1	1	
	Covered bonds	124	124	12		142	142	14	
	Claims on institutions and corocrates with a ST credit assessment	°	0	0		0	°	0	
	Collective investments undertakinsts (CIU)	0	0	0		0		0	
	Coulty Other exposures	2	2	2		37	37	37	
	Standardised Total <sup>2</sup>	-	-		27				

Standardised Approach

			As of 31	03/2024			As of 30	06/2024	
	(min DJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
	Central dovernments or central banks	2,339		0		1,005	1,004	0	
	Regional dovernments or local authorities	82	63	13		63	53	11	
	Public sector entities Multilateral Development Banks	140	200	22		100	122	24	
	Multilateral Development Banks International Organisations		0	0		0		0	
	Instructions	35	38			193	193	39	
	Corporates	35	28	28		36	27	27	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
NORWAY	of which: \$142	0	0	0		0	0	0	
nonini	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME Exposures in default		0	0		0		0	0
	Items associated with particularly high risk		0	0				0	Ű
	Covered bonds	2.631	2,831	283		2.829	2.829	283	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0		0	
	Collective investments undertakings (CIU)	1	1	10		1	1	10	
	Eauity	92	92	92		22	22	20	
	Other exposures	4	4	4		4	4	4	
1	Standardised Total <sup>2</sup>				•				0

 Drighal exposure, unlike Exposure value, is reported before taking into ac
 Total value adjustments and provisions per country of counterparty exclusions count any effect due to credit conversion factors or creditrisk mitigati les those for securitisation exposures but includes general creditrisk

eba European Banking Authority	2024 EU-wide Transparency Exercise Credit Risk - Standardided Approach Danske Bank A/S								
			As of 31		Standardis	ad Approach		/06/2024	
			A50131	03/2024			AS 01 34	00.2124	
		Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Esposure Value <sup>1</sup>	Risk exposure amount	Value adjustr provisio
UNITED KINGDOM	An example of the second secon	6,864 139 9 2 2 2 2 2 2 2 3 2 3 2 3 2 3 2 3 2 3	0 83 1,791 733 481 4,337 285 261 43	0 22 3 3 3 3 3 4 3 3 3 3 3 3 3 3 3 3 3 3	55		6,033 386 5 5 5 5 5 5 5 5 5 7 4 4 6 3 6 6 3 6 6 5 5 5 5 5 5 5 5 5 5 5 5 5	6 30 9 11 1.555 755 755 755 755 755 755 755 755 75 7	
			sure value, is reported before taking ovisions per country of counterparts		reposures but includes general cred	itriskadjustments.	on effects).		
			As of 31	03/2024	Standardis	ad Approach	As of 30	/06/2024	
					Value adjustments and				Value adjustr
	(minDJR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	prosisions <sup>2</sup>	Origin at Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	provisio
GERMANY	Carbin amountain or carbin (Links) Andre autor antibus Andre autor antibus Andre autor antibus Carbination of Complement Carbis Carbination (Complement Carbis Carbination (Complement Carbis) antibutantt antibutantt antibutant antibutant antibutantt antibutan	3,278 431 0 0 0 0 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,754 431 0 0 4 0 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		3,232 464 277 0 0 8 8 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	3,632 864 0 0 0 0 7 7 0 0 0 0 0 0 0 0 0 0 0 0	0 0 7 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Exossense in default Hanna sascolaide and harticularito hish riuk Cowards Donda Claims on institutions and concretaius affe a ST credit assessment Calations institutions and concretaius (CU) Calations (CU) Calations (CU)	0 24 0 0 0	0 24 0 0 0	0 2 0 0 0 0 0 0	•	0 24 0 0 0	0 24 0 0 0	0 2 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
	Standardised Total <sup>9</sup>		sure value, is reported before taking pvisions per country of counterparts				an effects).		
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
	(min EUR, %)	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure amount	Value adjustr provisio
IRELAND	Central amounts or central starks Central amounts of another the Market of the start of the start of the Market of the start of the start of the Market of the start of the start of the Market of the start of the start of the start of the Market of the start of the start of the start of the start of the Market of the start of	3,334 1 0 0 0 0 9 0 9 0 1 3 3 0 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0	87.5 4 1 0 0 0 65 65 0 1 1 0 11 0 11 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 1 1 0 0 1 0 0 0 0 0 0		4,870 1 0 0 0 0 0 1 2 0 1 2 0 0 0 0 0 0 0 0	4,000 1 0 0 0 0 0 0 22 0 0 1 1 0 2 2 0 0 0 0	0 0 0 0 0 0 0 0 0 1 0 0 0 1 0 0 0 0 1 0	
	Covered bonds Claims on institutions and corporates with a ST credit assessment Culturative investments ended block (CIII)	0	0	0		0	0	0	

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

								IRB Ap	proach							
						30/09/2023										
			Original	Original Exposure <sup>1</sup>		Original Exposure <sup>3</sup> Expo		Risk exposure	amount	Value adjustments	Original I	ixposure <sup>1</sup>	Exposure Value <sup>5</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions		
	Central bar Institution	iks and central governments	0 10.240	0	0 8,429	0	0	0	0 9.485	0	0 7.738	0 1.540	0	0		
	Corporates		10,240	1 2.587	8,429 141,362	1,570	0 1.848	3	9,485	2.693	7,738	1,540	2.062	3		
	Corporates	Corporates - Of Which: Specialised Lending	40	15	40	20	12	6	35	15	34	16	12	6		
		Corporates - Of Which: SME	63.247	1.149	49.073	15.165	1,236	682	63,953	1,200	49.551	15.671	1.329	758		
	Retail		121.948	1.576	109.812	19.874	2,397	803	121,921	1.564	111.069	20.332	2,432	747		
		Retail - Secured on real estate property	100,550	1,205	98,647	17,065	2,182	425	101,679	1,215	99,985	17,411	2,216	398		
Consolidated data		Retail - Secured on real estate property - Of Which: SME	2,902	107	2,750	623	226	48	2,922	102	2,783	617	215	46		
Consolidated data		Retail - Secured on real estate property - Of Which: non-SME	97,648	1,099	95,897	16,442	1,955	378	98,757	1,113	97,203	16,794	2,001	352		
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
		Retail - Other Retail Retail - Other Retail - Other Retail - Of Which: SMF	21,398	370	11,164	2,809	215	377	20,241	350	11,084	2,920	216	349		
			1,454	271	1,031 10.134	443 2.366	116 100	96	1,484 18.757	250	1,073	470 2,450	126 91	90		
	e	Retail - Other Retail - Of Which: non-SME	19,944	271	10,134	2,386	100	281	18,757	250	10,011	2,450	91	259		
	Equity Other over courts obtination	well-obligation assets	0	•	0	1.838	0		°	0	0	0	0			
						68,880						69,705				
	Other non credit-abligation assets IRB Tetut <sup>2</sup>					00,000						63,763				

(1) Optical exprasses, write Department what, in reported before taking into accessed any effect due to codd convension factors or credit nik religitaton techniques (e.g., substitution effects).
(2) WB Taka does not include the Securitation position unlike in the multiply print to the 3220 mention.
(3) Doth The most investment countings are disclosed. There have been whiched and the the Multiply galactic due to condition any effect due to condition and the second accession of the other due to a

							IRB Ap	proach					
					30/09/2023								
		Original 8	Original Exposure <sup>1</sup> Exposure Value <sup>1</sup>				Value adjustments	Original	òposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0 978	0	0	0
	Institutions Corporates	1,053 84,997	0 000	952 62.677	199	0	0	1,076 85,762	0 935	978 64.423	207 20.478	0	0 565
1	Corporates Corporates - Of Which: Specialised Lending	33	990	62,677	19,768	1,074	595	85,762	935	64,423 28	20,478	1,096	565
	Corporates - Of Which: Specialized Lending Corporates - Of Which: SME	42.133	711	29.957	9.552	940	401	43.186	734	30.818	9.956	962	423
	Retail	73,438	1.103	67,240	11.481	1,233	534	74,901	1.071	69.527	11.897	1.193	481
	Retail - Secured on real estate property	61.854	879	61.135	9.746	1.089	294	63,768	870	63.195	10.067	1,069	269
	Retail - Secured on real estate property - Of Which: SME	2,521	24	2,403	480	178	37	2,550	89	2,443	474	167	37
DENMARK	Retail - Secured on real estate property - Of Which: non-SME	59,332	785	58,732	9,266	910	257	61,219	781	60,752	9,593	903	232
	Retail - Qualitying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11,585	223	6,105	1,715	144	240	11,133	201	6,332	1,829	123	212
	Retail - Other Retail - Of Which: SME	832	68	589	261	69	66	845	66	612	265	65	61
	Retail - Other Retail - Of Which: non-SME	10,753	155	5,516	1,455	75	174	10,288	135	5,720	1,585	58	151
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

						As of	30/09/2023					As of	31/12/2023		
				Original Exposure <sup>1</sup>		al Exposure <sup>1</sup> Exposure Value <sup>1</sup>		amount	Value adjustments	Original	ixposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
			(min EUR, %)		Of which: defaulted	VAIDE		Of which: defaulted	and provisions		Of which: defaulted	Valide		Of which: defaulted	and provisions
- F		Central banks	and central governments	0	0	0	0	0	0	0	0	0	0	0	0
		Institutions		1,182	0	1,001	176	0	0	1,028	0	849	145	0	0
		Corporates		42,377	630	33,774	11,377	450	551	44,171	827	36,130	11,568	611	576
			Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
			Corporates - Of Which: SME	10,153	164	9,517	2,670	189	125	10,606	192	9,921	2,824	240	182
		Retail		15,197	76	13,144	1,326	163	70	15,484	95	13,391	1,442	210	70
			Retail - Secured on real estate property	11,929	52	11,890	992	125	35	12,144	67	12,108	1,080	154	35
	SWEDEN		Retail - Secured on real estate property - Of Which: SME	155	4	144	49	9	3	158	6	148	57	15	3
	SWEDEN		Retail - Secured on real estate property - Of Which: non-SME	11,775	48	11,746	944	115	33	11,986	61	11,960	1,023	139	33
			Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
			Retail - Other Retail	3,268	24	1,254	334	38	34	3,339	28	1,283	362	56	34
			Retail - Other Retail - Of Which: SME	413	15	323	125	27	13	423	17	342	145	39	12
			Retail - Other Retail - Of Which: non-SME	2,855	9	931	209	11	21	2,917	11	940	217	17	22
		Equity		0	0	0	0	0	0	0	0	0	0	0	0
		Other non cre	idk-obligation assets												
		IRB Total													

							IRB App	proach							
				As of	30/09/2023					As of	31/12/2023				
		Original	Original Exposure <sup>1</sup>		Original Exposure <sup>1</sup>		Risk exposure	amount	Value adjustments	Original Exposure <sup>1</sup>		Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value <sup>1</sup>		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions		
	Central banks and central governments	0	0	0	Û	0	0	0	0	0	0	0	0		
	Institutions	364	0	292	52	0	0 205	343	0	270	47	0	0		
	Corporates Corporates - Of Which: Specialised Lending	19,105	441	14,661	6,119	51	205	18,915	438	14,439	6,103	52	184		
	Corporates - Of Which: Specialised Landing Corporates - Of Which: SME	2 3.645	200	2 2 8 18	2 1 308	0	98	2 3.564	191	2 2.809	1 268	0	97		
	Betall	12.641	301	11.491	3.193	610	143	12.489	300	11.357	3,169	203	142		
	Retail - Secured on real estate property	10,782	205	10.642	2.872	683	68	10.651	206	10,509	2,852	687	66		
	Retail - Secured on real estate property - Of Which: SME	103	8	86	57	36	4	100	7	82	52	31	4		
FINLAND	Retail - Secured on real estate property - Of Which: non-SME	10.680	197	10.555	2.815	647	64	10.551	200	10.427	2.800	657	63		
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail	1,858	96	849	321	15	75	1,838	94	848	317	16	76		
	Retail - Other Retail - Of Which: SME	95	11	50	24	10	10	99	11	51	25	10	9		
1	Retail - Other Retail - Of Which: non-SME	1,763	85	799	297	6	65	1,738	83	797	292	5	67		
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0		
1	Other non credit-obligation assets														
	IRB Total														

								IRB Ap	proach					
						30/09/2023								
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	ixposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
		Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
		Institutions	708	0	675	82	0	0	639	0	610	71	0	0
		Corporates	22,699	339	17,639	5,295	243	170	22,662	378	18,131	5,268	285	148
		Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	5.550	63	4 996	1.189	0	52	4 5.615	74	4 5.122	1238	127	0 51
		Colporates - Of Which: SPIE	19.929	78	4,996	3,712	285	42	18,353	81	16.173	3.642	308	42
		Retail - Secured on real estate property	15,481	62	14,479	3,712	200	42	14,553	65	13,639	3,274	288	42
		Retail - Secured on real estate property - Of Which: SME	116	1	109	35	3	4	108	1	102	32	3	3
	NORWAY	Retail - Secured on real estate property - Of Which: non-SME	15.365	62	14.371	3.283	267	21	14.469	64	13.536	3.241	288	22
		Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail	4,518	15	2,864	395	16	17	3,775	16	2,534	368	19	17
		Retail - Other Retail - Of Which: SME	105	4	64	30	9	7	108	4	63	32	10	7
		Retail - Other Retail - Of Which: non-SME	4,413	11	2,800	365	6	10	3,667	11	2,471	336	9	10
		Equity	0	0	0	0	0	0	0	0	0	0	0	0
		Other non credit-obligation assets												
		IRB Total												

## 2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Danske Bank A/S

								IRB Ap	proach					
					As of	30/09/2023					Aso	131/12/2023		
			Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
		(min EUR, %)		Of which: defaulted			Of which: defaulted	and provisions		Of which: defaulted			Of which: defaulted	and provisions
		its and central governments	0	0	0	Û	0	0	0	0	0	0	0	0
	Institutions		748	0	714	197	0	0	724	0	687	199	0	0
	Corporates		2,280	5	1,892	505	2	3	1,743	5	1,366	460	2	3
			0	0	0	0	0	0	0	0	0	0	0	0
			854	0	804	220	0	0	283	0	244	172	0	0
	Retail		68	1			1	1	67	1		19	0	1
		Retail - Secured on real estate property	58	0	58	17	0	0	61	0	61	17	0	0
UNITED KINGDOM		Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1 59	1	0	0
OITTED INTODOIT			56	0	56	17	0	0	59	0	59	17	0	0
		Retail - Qualifying Revolving Retail - Other Retail	10	0	0	0	0	0	0	0	0	0	0	0
		Retail - Other Retail - Of Which: SME	10	1	6	3	1	1	0	0	3	1	0	0
1			1		1		0	8	1	0	0		8	0
1	Equity	Retail - Other Retail - Of Which: non-SME	9	1	5	2	1	0	6	0	3		0	0
1		redit-obligation assets	0		0		0	0		0		, v	0	
1	IRB Total	and software and a												
	ins total					re takine into account any eff								

							IRB Ap	proach					
				As of	30/09/2023					Aso	31/12/2023		ľ
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	858 3.483	0 28	640 2.207	158 409	0	0	1,037	0 24	819 2.342	191 393	0	0
	Corporates Corporates - Of Which: Specialised Lending	3,483	28	2,207	409	3	6	3,632	24	2,342	393	2	8
	Corporates - Of Which: SME	23		19	0	0	0	23	0	19		0	ő
	Retail	63	1	54	22		1	60	1	53	21		,
	Retail - Secured on real estate property	45	1	45	17	3	0	45	1	44	16	3	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
GERMANY	Retail - Secured on real estate property - Of Which: non-SME	44	1	44	17	3	0	44	1	43	15	3	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	18	0	9	5	0	1	15	0	9	5	0	0
	Retail - Other Retail - Of Which: SME	3	0	1	1	0	0	4	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	15	0	8	4	0	0	12	0	7	4	0	0
1	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Tetat												

							IRB Ap	proach					1
				As of	30/09/2023					Aso	131/12/2023		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	184 3.458	0	148 2.007	35 408	0	8	249 3.224	0	213 1.786	58 369	0	0
	Corporates Corporates - Of Which: Specialised Lending	3,456		2,007	405	0	0	3,224	0	1,700	369	0	
	Corporates - Of Which: Speciarseo Lending Corporates - Of Which: SME	32		31	28	0	0	39	0	39	27	0	
	Retail	8	1	8	3	1	1	*	1	8	3	1	1
	Retail - Secured on real estate property	7	0	7	2	1	0	7	0	7	2	1	0
1051 1110	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
IRELAND	Ratail - Secured on real estate property - Of Which: non-SME	6	0	6	2	1	0	7	0	7	2	1	0
	Retail - Qualitying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	1	1	1	1	0	1	1	1	1	0	1
	Retail - Other Retail - Of Which: SME	1	1	1	1	1	0	1	1	1	1	0	0
1	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity Other non-credit-obligation assets	0	0	0	0	0	0	0	0	0	•	0	0
	IRB Total												

2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Danske Bank A/S

							IRB Ap	proach					
				As of	31/03/2024					As of	30/06/2024		
		Original I	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original E	isposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	9,311 188.329	2.376	7,543	1,501 45,299	1.890	2 1.504	8,931 189,733	2,276	7,241 144,889	1,449 46.343	1,739	1 1.588
	Corporates Corporates - Of Which: Specialised Lending	38	2,376	36	45,299	1,690	1,504	169,733	2,276	35	40,343	1,739	1,500
1	Corporates - Of Which: SME	63,866	1.212	49.538	15,405	1.288	786	63.842	1,205	49.421	15.704	1,260	787
	Retail	118,741	1,564	107,607	19,621	2,440	705	118,675	1,546	106,776	19,618	2,426	704
	Retail - Secured on real estate property	98,773	1,219	97,099	16,809	2,224	370	99,478	1,207	97,577	16,912	2,225	375
Consolidated data	Retail - Secured on real estate property - Of Which: SME	2,831	99	2,692	605	214	44	2,836	96	2,702	606	207	44
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	95,943	1,121	94,407	16,204	2,011	326	96,642	1,111	94,875	16,306	2,018	331
1	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	19,967 1.459	345	10,508 1,058	2,813	215	335	19,197 1.422	338 91	9,199 1.026	2,706	201 105	329
	Nutat - Other Nutari - Of Which: SME Batali - Other Batali - Of Which: non-SME	1,459 18,508	94 251	1,058 9,451	460	120 95	87	1,422	91 247	1,026 8.173	425	105	87
1	Retail - Other Retail - Of Which:non-SME Equity	18,508	251	9,451	2,302	95	240	17,775	247	8,173	2,261	96	292
	C quiry Other non credit-obligation assets		0	0	1.638	0		0	0		1.907		
	IRB Total <sup>2</sup>				68,059						69,317		
		(1) Original expos	ure, untike Exposu	re value, is reported	before taking into accourt	t any effect due to	credit conversion f	actors or credit risk	mitigation technic	ques (e.g. substituti	on effects).		

(2) Original explosions, contact capacity and a contract of the provided and the results prior to the 2019 exercise. (2) IRB Total does not include the Securitization position unlike in the results prior to the 2019 exercise.

							IRB Ap	proach					
				Aso	31/03/2024					Aso	130/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>5</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Vatue		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
DENMARK	Circle Activity and Activity an	0 1,033 85,035 27 43,353 74,397 63,243 2,476 60,767 0 11,155 819	0 963 14 744 1,059 865 85 780 0 194 63	0 944 64,314 27 30,952 62,628 2,369 60,259 0 6,100 597	0 195 20,045 13 9,741 11,745 9,955 409 9,488 0 1,790 256	0 1,058 12 900 1,186 1,037 164 873 0 129 85	0 0 614 5 456 489 261 35 226 0 208 59	0 944 84,402 27 43,444 74,760 63,208 2,481 60,727 0 11,552 790	0 963 14 748 1,052 855 83 772 0 197 61	0 859 63,817 27 30,987 68,558 62,433 2,378 60,055 0 6,125 579	0 180 20,107 14 9,777 11,722 9,890 467 9,432 0 1,823 204	0 1,014 12 878 1,134 1,009 157 852 0 124 54	0 0 616 5 452 470 263 35 226 0 207 59
	neuze - unter neuze - un vencer. sinte Retzä - Other Retzä - Other Retzä - Other Retzä - Other Equity Other non credit-abligation assets	0 10,338 0	63 131 0	5,503 0	1,534 0	64 0	59 149 0	10,753 0	61 136 0	5,546 0	234 1,589 0	54 70 0	559 148 0
	IRB Total												

							тьхр	proacti					
					31/03/2024					As of	30/06/2024		
		Original I	ixposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	vabe		Of which: defaulted	and provisions		Of which: defaulted	VALUE		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	963	0	775	124	0	0	1,016	0	843	131	0	0
	Corporates	42,697	629	34,603	11,036	527	479	44,317	622	35,923	12,066	472	550
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	1	0	1	0	0	0
	Corporates - Of Which: SME	10,436	177	9,825	2,753	236	156	10,366	168	9,685	2,892	228	152
	Retail	14,919	107	12,791	1,372	236	59	15,227	22	12,864	1,304	223	60
	Retail - Secured on reat estate property	11,544	81	11,512	1,017	180	29	11,548	73	11,515	955	171	30
SWEDEN	Retail - Secured on real estate property - Of Which: SME	146	6	138	51	15	2	142	5	134	46	12	2
SWEDEN	Retail - Secured on real estate property - Of Which: non-SME	11,397	75	11,374	966	165	27	11,405	69	11,381	909	159	28
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,375	27	1,280	355	55	30	3,679	26	1,349	349	52	30
	Retail - Other Retail - Of Which: SME	431	15	345	150	37	12	412	14	335	137	34	11
	Retail - Other Retail - Of Which: non-SME	2,945	11	935	205	18	18	3,267	11	1,014	212	18	19
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRS Total												
		(d) Advisor of success	and the famous	and the second second	thatom toking into passour								

							IRB Ap	proach					
				As of	31/03/2024					As of	130/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>5</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value*		Of which: defaulted	and provisions		Of which: defaulted	Value*		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	412	0	346	60	0	0	455	0	389	61	0	0
	Corporates	19,131	414	14,637	6,155	71	203	19,520	366	14,828	6,064	27	198
	Corporates - Of Which: Specialised Lending	2	0	2	1	0	0	1	0	1	1	0	0
	Corporates - Of Which: SME	3,718	198	2,897	1,294	0	110	3,711	198	2,880	1,310	0	121
	Retail Retail - Secured on real estate property	12,404 10,563	304 204	11,269 10,422	3,171 2,858	729 713	127 54	12,328 10.518	306 210	11,199 10.375	3,208	774	125 56
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	10,583	204	10,422	2,858	713	54	10,518	210	10,375	2,906	757	56
FINLAND	Retail - Secured on real estate property - Of Which: SHE Retail - Secured on real estate property - Of Which: non-SME	10.464	196	10.341	2.808	682	51	10.418	203	10.292	2.850	724	53
	Retail - Qualifying Revolving	10,464	196	10,341	2,505	0.02	0	10,410	203	10,292	2,650	724	5.5
	Betail - Other Betail	1.841	100	847	313	16	72	1.810	96	824	302	17	62
1	Retail - Other Retail - Of Which: SME	28	11	50	24	10		94	11	48	25	11	9
	Retail - Other Retail - Of Which: non-SME	1.743	82	797	290	6	63	1.716	85	776	277	6	60
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
1	IRB Total												

							IRB Ap	proach					
				As o	131/03/2024					As of	30/06/2024		
		Original	ixposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original I	isposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	VADE		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions Corporates	610 22.787	0 247	578 18.004	83 5.297	0 215	0 178	507 22.816	0 201	475 18.047	66 5.203	0 208	0 182
	Corporates Corporates - Of Which: Specialised Lending	22,787	247	18,004	5,297	215	178	22,816	201	18,047	5,203	208	182
	Corporates - Of Which: Specialised Landing Corporates - Of Which: SME	5.179	83	4.752	1,219	143	57	5.388	82	4,972	1.310	153	54
	Retail	16.321	77	14.188	3.158	290	39	15.673	72	13.541	3.216	278	38
	Retail - Secured on real estate property	12,888	62	12.005	2.848	277	24	13.678	62	12,731	3.025	272	25
	Retail - Secured on real estate property - Of Which: SME	103	1	97	32	4	4	106	2	100	34	5	3
NORWAY	Retail - Secured on real estate property - Of Which: non-SME	12,785	61	11,908	2,816	273	21	13,572	60	12,630	2,992	267	21
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,433	14	2,183	310	14	15	1,995	11	810	191	6	13
	Retail - Other Retail - Of Which: SME	102	4	60	27	7	6	105	4	59	26	5	7
	Retail - Other Retail - Of Which: non-SME	3,331	10	2,123	283	6	9	1,810	6	751	165	1	6
	Equity Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	Other non-credit-obligation assets IR8 Total												
	IRB Total												

## 2024 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Danske Bank A/S

								IRB Ap	proach					
					As of	31/03/2024					Aso	1 30/06/2024		
			Original E	xposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)			Of which: defaulted	Valbe		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments		0	0	0	0	0	0	0	0	0	0	0	0
	Institutions		743	0	705	232	0	0	757	0	725	221 472	0	0
	Corporates		1,720	5	1,338	423	1	3	1,811	5	1,447	472	1	3
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME		298	0	257	0 181	0	0	296	0	262	209		0
	Corporates - Of Which: SME Retail		298	0	257	181	0	0	298	0	262	209		0
	Retail - Secured on real estate property		58		58	17			56	0	56	14		0
	Retail - Secured on real estate pr	onemy Of Which: SMF	1	0	1				1	0	1	0	ő	0
UNITED KINGDOM	Retail - Secured on real estate pr		57	1	57	17	1	0	55	0	55	14	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0		0
	Retail - Other Retail		6	0	3	2	0	0	10	0	3	1	0	0
	Retail - Other Retail - Of Which: S	IME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which:r	ion-SME	6	0	3	2	0	0	9	0	3	1	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets													
	IRB Total													

							IRB App	proach					
				As o	31/03/2024					Aso	1 30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>1</sup>	Risk exposure	amount	Value adjustments
	(min EUR, 10)		Of which: defaulted	Valbe		Of which: defaulted	and provisions		Of which: defaulted	Value		Of which: defaulted	and provisions
	Central banks and central governments Institutions	0	0	0 879	0 161	0	0	0 973	0	0 7,49	0 152	0	0
	Corporation	4.109	22	2,430	411	2		3,698	19	2.042	371	1	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	ő	0	0	0	0		0
	Corporates - Of Which: SME	22	0	19	8	0	0	23	0	19	10	0	0
	Retail	58	1	49	20	4	1	55	1	50	21	4	1
	Retail - Secured on real estate property	41	1	40	15	4	0	40	1	40	15	4	0
GERMANY	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
GERMANT	Retail - Secured on real estate property - Of Which: non-SME	41	1	39	15	4	0	39	1	39	15	4	0
	Petail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Other Retail - Of Which: SME	17	0	9	5	0	0	15	0	10	6	0	0
	Retail - Other Retail - Of Which: non-SME	13	0	2		0		12	0	1	1		0
	Equity	0	0	ó	ő	0	ő	0	0	0	0	ő	0
1	Other non credit-obligation assets												
	IRS Total												

							IRB Ap	proach					
				As of	31/03/2024					As of	30/06/2024		
		Original	Exposure <sup>1</sup>	Exposure Value <sup>5</sup>	Risk exposure	amount	Value adjustments	Original	Exposure <sup>1</sup>	Exposure Value <sup>3</sup>	Risk exposure	amount	Value adjustments
	(min EUR, %)		Of which: defaulted	vabe		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0 167	0	0 147	0 45	0	0	0 149	0	0 130	0 38	0	0
	Institutions Corporates	3.434	0	147	45	0	0	149 3.589	0	130 2.145	36 451		8
	Corporates Corporates - Of Which: Specialised Lending	3,434	0	1,927	363	0		3,569	0	2,145	401		0
	Comparates - Of Which: SME	86	0	86	26	0	ő	24	0	24	25	ő	0
	Retail	8	1	8	3	1	1	10	1	8	3	0	1
	Retail - Secured on real estate property	7	0	7	2	1	0	6	0	6	1	0	0
IRELAND	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
INELAND	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	2	1	0	6	0	6	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	1	1	1	0	1	3	1	2	1	0	1
	Retail - Other Retail - Of Which: SME	1	1	1	1	0	1	3	1	2	1		1
	Retail - Other Retail - Of Which: non-SME Equity		0	0		0		8	0				0
	Equity Other non credit-obligation assets		0	0		0		0	0		0		
	IR8 Total												
		(1) Original expos	ure, unlike Exposu	re value, is reporter	d before taking into accoun	t any effect due to	credit conversion fa	actors or credit risi	mitigation technic	ues (e.g. substituti	on effects).		



							Danske Bank A/S							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value	Off-balance sh	eet exposures	
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											Risk weighted exposure amount
		financhal assets	of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [107-more Total	Austria	3 85 192 192 192 197 197 7 7 533	3 85 59 152 87 137 7 7 531	3 35 59 54 64 32 7 7 255	0 0 0	0 0 98 0 105 203	0 50 0 23 0 0 73	0 0 0 0 0 0 0 0	000000000000000000000000000000000000000		000000000000000000000000000000000000000	0 0 0 0 0 0 0		
10.301 [34] 1Y[ [34] 2Y[ [27.37] [37.57] [37.57] [37.107] [57.107] Total	Belgium	0 4 0 0 1 1 44 19 6 6	0 4 0 1 1 44 9 0 7 7	0 4 0 1 1 44 19 5 6 7		0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Cyprus													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Denmark	1,193 1,947 2,27 905 804 1,307 6,614	29 27 908 778 1.306	0 236 0 592 713 241 1,782		0 80 0 0 0 0 80 80	1,532 1,571 27 310 34 2 3,504	21 0 50 35 137	19 1,067 5 747 361 799 3,000	2 9 4 6 39 311 371	88 281 33 56 201 644 1.843 <b>3.145</b>	1,805 62 0 2 3 0 0 1,871		195
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Estonia													



Danke Bank A/S         Danke Bank A/S         Sa of 31/12/2023         Direct exposures         Image: Sa of 31/12/2023         Direct exposures         Image: Sa of 31/12/2023         Image: Sa of	Off balance she	eet exposures	
(min EUR)         On balance sheet         Derivatives		eet exposures	
		eet exposures	
Non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with negative fair value	Off-balance she		
Non-derivative financial assets by accounting portfolio Derivatives with positive fair value Derivatives with negative fair value			
			Risk weighted exposure
Residual Maturity Country / Region Total gross carrying amount of non-derivative financial assets (net			amount
Residual requiry county's region financial assets (rec of short positions)	Nominal	Provisions	
of which: Financial assets at fair designated at fair value through other for trading			
ior radung profit or loss comprehensive income antition used cost			
[0.3M]         647         547         647         0         0         677         30         2,278         81         4,164	1 257		
17M 11/1 99 99 17 0 23 39 2 2.084 1 2.013	1,357 104 26	0	
[ŷr.ŷr]         ****         45         425         17         0         119         260         3         140         24         436           [ŷr.ŷr]         711         711         41         0         171         515         84         1,337         179         1,486	15 32 12	0	
Igyr-more         334         334         11         0         322         125         1,405         27         422           Total         2,57         2,58         582         0         407         1,528         58,40         58,90<	24 1,570	0 0	100
194:371         0 </td <td>0</td> <td>0</td> <td></td>	0	0	
[27-37]         Fance         69         69         69         0	0	0	
100"-more         100         100         100         0	0	0	0
[194:17]         [1348]         [1346]         [134] <th[134]< th="">         [134]</th[134]<>	0	0	
[27:-37]         Operating         226         236         63         0         151         22         11         411         29         778           [37:-57]         670         634         184         0         275         55         189         1,68         57         753           [37:-57]         611         232         232         0         0         0         23         387         65         670	0	0	
IBW-more         7         72         72         0         0         6         32         39         260           Text         4,22         3,877         3,24         0         517         128         2,88         2,87         4,412           10.3M(         0<	0	0	0
194-171 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0	
[2Y-3Y]         Creatia         0         <	0	0	
IDP/more         0<	0	0	0
(1)         (1) <td>0</td> <td>0</td> <td></td>	0	0	
[27:37]         Greece         0 <t< td=""><td>0</td><td>0</td><td></td></t<>	0	0	
(p) more         (p) more	0	0	0
1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 0	0	
f2Y-3Yf         Hungary         0         <	0	0	
100*more         0<	0	0	0
326         12         02         0         0         0         0         23           336         137         138         137         137         137         137           137         137         137         137         137         137         137         137	1,126 45 0	0	
[27:37]         Infand         0 <t< td=""><td>0</td><td>0</td><td></td></t<>	0	0	
By-Lift         27         27         27         0	0 0 1,172	0	0
[0-3M]         0 <td>0</td> <td>0</td> <td></td>	0	0	
[27:37]         hay         D2         D3         D3         0 <t< td=""><td>0</td><td>0</td><td></td></t<>	0	0	
[§Y.19Y]         30         30         30         0 <th< td=""><td>0</td><td>0</td><td>0</td></th<>	0	0	0



## General governments exposures by country of the counterparty

							Danske Bank A/S							
							As of 31/12/2023							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5V] [5Y-10Y] [10Y-more Total	Lithuania													
10 - 3M1 1 3M - 1Y1 [ 1Y - 2Y1 [ 2Y - 3Y1 [ 3Y - 5Y1 [ 5Y - 10Y1 [ 10' - more Total	Luxembourg													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Malta													
10-34 [ 3-34] [ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ] [ 10Y - more Total	Netherlands	69 0 198 13 170 0 0	69 0 198 13 170 0 7 7 0 455	69 0 150 13 170 0 0 402		0 0 0 0 0 0 0 48 0 0 0 0 0 0 0 0 0 0 0 48				0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland								0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal								000000000000000000000000000000000000000	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 0 0 0 0		
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Romania													

Danske Bank A/S



								Danske Bank A/S	,						
							Dire	ct exposures							
		(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
													Off-balance sh	eet exposures	
						Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
Name															
Run															Risk weighted exposure
Image: series of the	Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											amount
Image: series of the			inidiicide assets	of short positions)									Nominal	Provisions	
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $					of which: Financial assets held for trading	designated at fair value through	value through other	of which: Financial assets at	Carrying amount	Notional amount	Carrying amount	Notional amount			
Name Display Biol Biol Biol Biol Biol Biol Biol Biol						profit or loss	comprehensive income								
Name Display Biol Biol Biol Biol Biol Biol Biol Biol															
Name Display Biol Biol Biol Biol Biol Biol Biol Biol	10.000														
Image         Image <th< td=""><td>[ 3M - 1Y [ [ 1Y - 2Y ]</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><td></td><td></td></th<>	[ 3M - 1Y [ [ 1Y - 2Y ]														
	[3Y - 5Y [ [5Y - 10Y [	Slovakia													
Interf         Interf<	[10Y - more Total										-				
	[ 3M - 1Y [ [ 1Y - 2Y [														
Image         Image <th< td=""><td>[3Y - 5Y[</td><td>Slovenia</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><td></td></th<>	[3Y - 5Y[	Slovenia													
Image: serie	[10Y - more Total														
Mr.         Mr. <td>[ 3M - 1Y [ [ 1Y - 2Y [</td> <td></td> <td>0 21 96</td> <td>21</td> <td>21</td> <td></td> <td>0</td> <td>0</td> <td></td> <td>0 0</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td></td>	[ 3M - 1Y [ [ 1Y - 2Y [		0 21 96	21	21		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 $	[3Y - 5Y [	Spain	34 2 7	34 2 7	34 2 7			0		0 0	0	0	0	0	
fail <t< td=""><td>[10Y - more Total</td><td></td><td>6 167</td><td>6 167</td><td></td><td></td><td>0</td><td></td><td></td><td>0 0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td></t<>	[10Y - more Total		6 167	6 167			0			0 0	0	0	0	0	0
fail <t< td=""><td>[ 3M - 1Y [ [ 1Y - 2Y [</td><td></td><td>2,118 205 1,770</td><td>2,118 205 1,770</td><td>95</td><td></td><td>0 54 0 81</td><td>1,013 56 10</td><td>11</td><td>3 3,772 3 2,681 2 554</td><td>1,050 256 10</td><td>537</td><td>230</td><td>0</td><td></td></t<>	[ 3M - 1Y [ [ 1Y - 2Y [		2,118 205 1,770	2,118 205 1,770	95		0 54 0 81	1,013 56 10	11	3 3,772 3 2,681 2 554	1,050 256 10	537	230	0	
fail <t< td=""><td>[ 2Y - 3Y [ [3Y - 5Y [</td><td>Sweden</td><td>146 616</td><td>144 571</td><td>15 293</td><td>0</td><td>111 277</td><td>18</td><td>11</td><td>7 296 9 1,132</td><td>21 18 72</td><td>655 433</td><td>105</td><td>0</td><td></td></t<>	[ 2Y - 3Y [ [3Y - 5Y [	Sweden	146 616	144 571	15 293	0	111 277	18	11	7 296 9 1,132	21 18 72	655 433	105	0	
Image: constraint of	[10Y - more Total		5,085	5,033	122 3,203	0	0 522		21	0 0	0	4	0 2,617	0	25
Image: Normal state in the state in th	[ 3M - 1Y [ [ 1Y - 2Y [		645 455 106	645 455 84	52 70 0		0 0	593 385 84		0 0 0 0	0	0	1,116 0	0	
Image: state in the	[ 2Y - 3Y [ [3Y - 5Y [	United Kingdom	306 834 20	306 834	0	0	0 151	306 683 20			0	00	29 0	0	
$\left  \begin{array}{c} 13^{1} 17^{1} \\ 13^{2} 17^{2} 17^{2} \\ 13^{2} 17^{2} 17^{2} \\ 13^{2} 17^{2} 17^{2} 17^{2} 17^{2} \\ 13^{2} 17^{2} 17^{2} 17^{2} 17^{2} 17^{2} 17^{2} $	[10Y - more Total		174	174	0		0	174		0	0	0	0 1,157	0	57
$\left  \begin{array}{c} 37.71\\ (37.97)\\ (37.$	[ 3M - 1Y [														
	[ 2Y - 3Y [ [3Y - 5Y [	Iceland													
Image: Note of the state of the st	[10Y - more Total														
[Y-YI] [Y-YI] [Y-YI] [Y-W]         Lichtestin [Y-W]         Lichtestin [Y-W]         Lichtestin [Y-W]         Lichtestin [Y-W] <thlichtest< td=""><td>[ 3M - 1Y [</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><td></td><td></td></thlichtest<>	[ 3M - 1Y [														
Igr.com         image: second sec	[ 2Y - 3Y [ [3Y - 5Y [	Liechtenstein													
134.1Y1         120         128         108         0         12         1         34         4         95         0         0           137.2Y1         227         227         29         0         8         1         25         11         34         0         0	f10Y - more Total														
itratical         itratical <t< td=""><td>[ 3M - 1Y [</td><td></td><td>178</td><td>178</td><td>28 108</td><td></td><td>0</td><td>150</td><td></td><td>1 69 1 34</td><td>3 4</td><td>77 95</td><td>59</td><td>0</td><td></td></t<>	[ 3M - 1Y [		178	178	28 108		0	150		1 69 1 34	3 4	77 95	59	0	
118 118 110 0 0 19 0 40 42 305 0 0	[ 2Y - 3Y [ [3Y - 5Y [	Norway	21/ 13 118 356	21/ 13 118	3		0	8 10 19		0 0 0 40	11 7 42	384 159 305 1,248	59	0	
[§r.197]         356         358         338         0         0         18         4         147         168         1,248         0         0           [197-mot]         52         52         52         6         0         0         9         123         9         28         0         0           Total         1.054         1.064         1.064         877         0         0         217         16         443         245         2.286         119         0         22			52	52	52	() ()	0	18 0 217		129	9	28	0	0	23



							Danske Bank A/S							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			
			Total carrying amount of non-											Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)											
				of which: Financial assets held for trading	of which: Financial assets	of which: Financial assets at fair	of which: Financial assets at					Nominal	Provisions	
				for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y]														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Australia													
[10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Canada													
[10Y - more Total [0 - 3M]														
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y [	Hong Kong													
[10Y - more Total [ 0 - 3M [ [ 3M - 1Y [														
[ 1Y - 2Y [ [ 2Y - 3Y [	Japan													
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total														
[0-3M[ [3M-1Y]		683 27	683 27	0	0	0	683 0	0	0	0	0	0	0	
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ]	u.s.	680 679 0	680 679 0	0	0	0	680 679 0	0	0	0	0	0 0 0	0	
[5Y - 10Y [ [10Y - more Total	-	0 21 2,091	0 0 2,070	0	0	0	0 0 2,042	0	0	0	0	0	0	0
[0-3M[ [3M-1Y] [1Y-2Y]														
[2Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]	China													
[10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]														
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Switzerland													
[10Y - more Total [ 0 - 3M [	-	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ] [ 1Y - 2Y ] [ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Other advanced economies non EEA	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y - more Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0



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

							Danske Bank A/S	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,						
							As of 31/12/2023							
						Dire	ect exposures							
	(mIn EUR)			On balance sh	ieet				Deriva	tives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial a	issets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	th negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-6Y] [5Y-10Y] [10Y-more Total	Other Central and eastern Europe countries non EEA											0 0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Middle East											0 0 0 0 0 0 0 0		0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	( ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) ) )	0 0 0 8 8 8 8 8 8 5 16 2 22 0 0 0 2 62											
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-3Y] [5Y-10Y] [10Y-more Total	Africa	( 1 1 1 1 2 3 3 2 2 2 1 1	2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2				22 0 3 5 12 22 3 5 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2							3
(0.3Mf [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-3Y] [5Y-10Y] [10Y-more Total	Others	22 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	1 1 1 1 91 0 10 2 12 1 22 4 24 7 17	0 9 11 39 20 17			2010 31 32 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	0 26 28 28 0 28 0 0 0 0 0	0 0 116 0 278 0 0			1 0 0 0 0 0 0 0 0 0 0		

#### Notes and definitions

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

[1] Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures of at least 1% of total "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures.

(2) The expo ted cover only exposures to central, regional and local gove ower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on soverigh redit risk), e. CDS, financial guarantees) booled in all the accounting positioli (on of thance sheet), interpretive of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this colume. This time does not include exposure to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

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

#### Regions:

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan. Other CEE non-EEA: Albania, Bosnia and Herzestovina, FYR Macedonia, Montenestro, Serbia and Turkey

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

Larin America: Argentina, Belias, Bolivia, Brazis, Chile, Colombia, Costa Rica, Dominican Republic, Ecuador, El Salvador, Obstanda, Austa, Barbados, Cayman Islands, Cuba, Fench Guiana, Guadeloupe, Martinique, Puerto Rica, Saint Barbidiamy, Tarles And Caicco Eduncto, Winji Islande (U.S.).

Africe: Agents, Eggst, Monocco, South Africa, Agents, Baunda, Charton, Raye Verte, Central African, Republic, Chad, Connors, Congo, The Democratic Republic Of The Congo, Cole D'Invier, Equatorial Guinea, Entrea, Ethiopia, Galon, Gambia, Ghana, Guinea, Bissau, Kenya, Lesotto, Liberia, Madaguszar, Malani, Mali, Mauritania, Mazambioga, Nambia, Nigeri, Nigeria, Remanda, Sao Tome And Principe, Sengal Seychelles, Stera Leone, South Sudan, Servalund, United Republic Of Tanzania, Togo, Ugonda, Zambia, Zimbabwe and Tanziaa.

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

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

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



							Danske Bank A/S	,,						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	leet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	iitive fair value	Derivatives wit	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross Carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Austria	50 35 213 148 9 9 484	0 35 0 213 18 29 9 9 434	0 35 0 115 21 29 9 9 210	0	0 0 98 104 0 0 201 201	0 0 23 0 0 23 23 23 23					0 0 0 0 0 0 0 0		0
10-3M1 [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Belgium	0 0 0 1 143 0 0 3464	0 0 0 1 145 0	0 0 1 145 0 145	000000000000000000000000000000000000000		0 0 0 0 0 0 0 0 0 0				0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0		0
[0.3M[ [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Bulgaria													
[0-3M[ [3M-3Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Сургиз													
[0.3M[ [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Czech Republic													
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [5Y-10Y] [5Y-10Y] [10Y-more Total	Denmark	1.399 1.693 22 244 1.124 1.295 5.941	29 223 245 1,081	1 196 0 185 1,016 191 1,016 191	0	0 81 0 0 0 0 81	1,325 1,365 31 2266 50 33 2 2 3,022	11 0 14 18	71 9 832 1 233 206 488 <b>1,839</b>	0 9 5 2 20 328 <b>36</b>	7 212 21 51 84 246 1,784 2,496	1,748 418 1 3 0 0 2,170		178
(0.34) [0.34] [34.24] [27.37] [37.54] [57.107] [107.more Total	Estonia											2,27V	×	



							Danske Bank A/S							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			_
														Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative	Total carrying amount of non- derivative financial assets (net											amount
		financial assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[		24	24	0		0	4	3:	3 3,784	4	2,664	1.376	0	
13M - 1Y1 11Y - 2Y1 12Y - 3Y1		24 478 56	478 56 262	387 24 19	0 0	0	91 32	134	475	7	621 2 231	1,376 104 28 22	0	
[3Y - 5Y [ [5Y - 10Y ]	Finland	56 262 53 562	553	44	0	211	298 472	13	4 965 1 220 3 125 4 1,209	29	571 766	22 32 0	0	
[10Y - more Total [ 0 - 3M [		334 2,268 61	2,268	61	0	0377	304 1,277 0	21	911 7 7,690	37 218 0	361 5,215 0	13 1,575 0	0	75
[ 3M - 1Y [ [ 1Y - 2Y [		440 254	440 254	440 254 49 173 237	0	0	0		0 0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	France	49 173 237	49 173 237	49 173 237	0 0	0	0		0 0	0	0	0	0 0	
[10Y - more Total [ 0 - 3M [		91 1,304 64	64	91 1,304 5	0 0 0	0	0		0 0	0	0	0	0 0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		732 517 143 1,254	732 478 143	636 363 37 772 1,124		89 85	0	41	5 1,090 291	81 20	1,335	0	0	
[3Y - 5Y [ [5Y - 10Y [	Germany	143 1,226 1,254	1,043	37 772 1,124	0	216 0	55	160	0 591 1,361 4 315	40 57 77	894 659 612	0	0	
[10Y - more Total [0-3M[		275 4,211	275 3,858 0	275 3,213 0	0	0 472 0	0 166 0	28	4 27 3 3,675 0 0	34 316 0	250 4,303 0	0 0 0	0	0
[3M - 1Y [ [1Y - 2Y [ [2Y - 3Y [		0	0	0	0	0	0		0 0	0	0	0	0	
[3Y - 5Y [ [5Y - 10Y [	Croatia	0	0	0	0	0	0		0 0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		0 0 0	0 0 0	0 0 0	0 0 0	0	0		0 0	0	0	0 0 0	0 0 0	0
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [		0	0	0	0	0	0			0	0	0	a a	
[3Y - 5Y [ [5Y - 10Y [	Greece	0	0	0	a	0	0		0 0	0	0	0	0	
[10Y - more Total [0 - 3M[		0	0	0 0 0	0 0 0	0	0 0 0		0 0 0	0 0	0 0 0	0 0 0	0 0	0
[3M-1Y] [1Y-2Y] [2Y-3Y]		0	0	0	0	0	0			0	0	0	0	
[3Y - 5Y [ [5Y - 10Y ]	Hungary	0	0	0	0	0	0		0 0	0	0	0	0	
[10Y - more Total [ 0 - 3M [		0	0 0 14	0 0 0	0 0 0	0	0 0 14		0 0 0 187	0 0 0	0 0 264	0 0 1,121	0 0 0	0
[3M - 1Y] [1Y - 2Y] [2Y - 3Y]		0	0	0	0	0	0		0 0	0	0	31 0	0	
[3Y - 5Y [ [5Y - 10Y [	Ireland	4 57 31		4 57 31	0	0	0		0 0	0	0	0	a a	
f10Y - more Total f 0 - 3M f		26 132 25	26 132 25	26 117 0	0 0 0	0	0 14 25		0 0 0 187	0	0 264 0	0 1,152 0	0 0	0
[ 3M - 1Y [ [ 1Y - 2Y [		0	0 129	0 129 0	a a	0	0		0 0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Italy	0 74 174	0 74 174	0 74 174	0 0 0	0	0		0 0 0	0	0	0	0 0	
[10Y - more Total		59	59	59 436	0	0	0		0	0	0	0	0	0



							Danske Bank A/S	,,						
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	leet				Derivat	ives		Off balar	ice sheet	
												Off-balance sł	neet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			-
			Total carrying amount of non-									-		Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	derivative financial assets (net of short positions)											
				of which: Financial assets held	of which: Financial assets	of which: Financial assets at fair	of which: Financial assets at					Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	value through other comprehensive income	amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y] [1Y-2Y]														
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Latvia													
[10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Lithuania													
[10Y - more Total f 0 - 3M f														
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [														
[3Y - 5Y [ [5Y - 10Y [	Luxembourg													
[10Y - more Total [ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [	Malta													
[3Y - 5Y [ [5Y - 10Y [ [10Y - more Total														
[0-3M[ [3M-1Y]		21	21	21 0		0 0	0	0	0	0	0	0		0
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Netherlands	128 53 13	128 53 13	128 5 13		0 0 48 0 0	0	0	0	0	0	0		0
[5Y - 10Y [ [10Y - more Total	-	91 169 476	91 169 476	91 169 428		0 0	0	0	0	0	0	0		0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y]		0	0	0		0	0	0	0	0	0	0		0
[ 2Y - 3Y ] [ 3Y - 5Y ] [ 5Y - 10Y ]	Poland	0	0	0		0	0	0	0	0	0	0		0
[10Y - more Total		0	0	0		0	0	0	0	0	0	0		0 0
[0-3M] [3M-1Y] [1Y-2Y]		000000000000000000000000000000000000000	0	0 0 0		0 0 0	0 0	0	0	0	0 0	0		0
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Portugal	0 0 0	0	0		0 0 0	0	0	0	0	0	000000000000000000000000000000000000000		0
[10Y - more Total [ 0 - 3M [		1	0	0		0 0	0	0	0	0	0	0		0 0
[3] - 3] [3] - 1] [1] - 2] [2] - 3]														
[3Y - 5Y [ [5Y - 10Y [	Romania													
[10Y - more Total	1													



							Danske Bank A/S							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			
														Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net											amount
		iiiidiiciat assets	of short positions)									Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through	of which: Financial assets at fair value through other	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
					profit or loss	comprehensive income								
[0-3M[														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 10Y [	Slovakia													
[10Y - more Total [ 0 - 3M [										-				
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y ]	Slovenia													
[10Y - more Total [ 0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [		54 19	54 19	54 19	0	0	0		0 0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	Spain	24 10 7	24 10 7	24 10 7	0 0 0	0	0		0 0	0	0	0	0	
[10Y - more Total		6 120	6 120 535	6 120	0	0	0	13		0	0 0 12,288	0	0	0
[0-3M[ [3M-1Y[ [1Y-2Y]		835 733 222 1,162 396 456 140	717	108 649 23 1,099 163 411 140	0	0	64	5		190 111 24	5,666	173	0	
[ 2Y - 3Y [  3Y - 5Y    5Y - 10Y [	Sweden	1,162 396 456	1,162 396 456	1,099 163 411	0 0 0	61 232 0	2 0 45	16	3 336 7 1,361 0 647	8 18 67	202 647 888	0 191 0	0	
[10Y - more Total		3.663	3.627	2,593	0	472		28	0	0 425	4	0 1,089	0	25
[0-3M[ [3M-1Y[ [1Y-2Y]		1,620 184 181 185 858	1,620	45 135 0	0 0	0	1,051 26 181		0 0	0	0	1,162 2 0	0	
[ 2Y - 3Y [ [3Y - 5Y [ [5Y - 10Y [	United Kingdom			0	0 0	0 151	195 707 30		0 0	0	000000000000000000000000000000000000000	30 0 21	0	
[10Y - more Total		179	179	0	0	0	179 2,368		0 0	0	0	0 1,214	0	57
[0-3M[ [3M-1Y[ [1Y-2Y]														
[ 2Y - 3Y [ [3Y - 5Y] [5Y - 10Y]	Iceland													
[10Y - more Total														
[0-3M[ [3M-1Y[ [1Y-2Y]														
[ 2Y - 3Y [ [3Y - 5Y [	Liechtenstein													
[5Y - 10Y [ [10Y - more Total														
[0-3M[ [3M-1Y] [1Y-2Y]		162 63	162 63	5 59 146	0	0	157 4 7		121	1 10 5	38 404 135	70 0 50	0	
[ 2Y - 3Y [ [3Y - 5Y [	Norway	172 239 94 185	1/2 239 94	165 228 83 168	0	0	11		0 0 1 88	5 8 50	135 151 371 1,229	0	0	
[5Y - 10Y [ [10Y - more Total		185 28 943	28	28	0 0 0	0	17 0 207	11	1 134 536 5 916	173 11 258	107	0	0	28



							Danske Bank A/S							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	n negative fair value			
														Risk weighted exposure amount
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)											
			of shore positions)		of which: Financial assets	of which: Financial assets at fair						Nominal	Provisions	
				of which: Financial assets held for trading	designated at fair value through profit or loss	value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount			
[0-3M] [3M-1Y]														
[ 1Y - 2Y ] [ 2Y - 3Y ] [ 3Y - 5Y ]	Australia													
[5Y - 10Y [ [10Y - more Total														
[0-3M[ [3M-1Y]														
[ 1Y - 2Y [ [ 2Y - 3Y ] [ 3Y - 5Y ]	Canada													
15Y - 10Y I [10Y - more Total														
10-3M1 [3M-1Y]														
[ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [	Hong Kong													
[5Y - 10Y [ [10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]														
[ 2Y - 3Y [ [3Y - 5Y ]	Japan													
[5Y - 10Y [ [10Y - more Total														
[0-3M] [3M-1Y] [1Y-2Y]		0 732 701	0 732 701	0 2 0	0	0	0 703 701	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	U.S.	0 703	0 703	0 703	0	0	0	0	0	0	0	0	0	
[10Y - more Total		21	2,136	0 703	0	0	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y]														
[ 2Y - 3Y ] [3Y - 5Y ] [5Y - 10Y ]	China													
[107 - 107 [ [107 - more Total [0 - 3M [														
[ 3M - 1Y [ [ 1Y - 2Y [														
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Switzerland													
[10Y - more Total [0 - 3M]		ń	0	n	0	0	0	0	0	n	n	0	n	
[ 3M - 1Y ] [ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y [ [3Y - 5Y ] [5Y - 10Y ]	Other advanced economies non EEA	0	0	0 0 0	0	0	0	00000	0	0	0	0	0	
[10Y - more Total		0	0	0	0	0	0	0	0	0	0	0	0	0



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

							Danske Bank A/S							
							As of 30/06/2024							
						Dire	ect exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	nce sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives wit	h negative fair value			
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	Risk weighted exposure amount
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10'-more Total	Other Central and eastern Europe countries non EEA													
1044 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [5Y-10Y] [10V-more Total	Middle East													
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-3Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean		0 8 8 8 16 9 9 9									000000000000000000000000000000000000000		
10131 [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Africa	00 ( 13 15 12 12 22 33 22 23 22 22 11	0 33 9 22 22 33 21 21				0 33 9 12 22 33 3 21							3
10131 [ 0 - 3Mf [ 3M - 1Y [ [ 1Y - 2Y [ [ 2Y - 3Y [ [ 3Y - 5Y [ [ 5Y - 107 [ [ 107 - more Total	Others	111 1 99 123 56 200 200 200 200 200 200 200 200 88 4 88 4	1 94 13 56 202 43 88	0 0 1 25 55 121 40 88 88 318			110 1 93 93 1 93 1 93 1 93 1 93 1 93 1 93 1 93 1 93 1 93 1 93 1 93 1 93 1 93 1 1 93 1 1 93 1 1 93 1 1 1 1 1 1 1 1 1 1 1 1 1	0 24 13 38 0 0 0	0 0 111 103 164 0 0			1 0 0 0 0 0 0		

#### Notes and definitions

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

[1] Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures of at least 1% of total "Beht securities and leasts receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to bala sovereign exposures.

(2) The expos ted cover only exposures to central, regional and local gove ower basis, and do not include exposures to other counterparts with full or partial government guarantees

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on soverigh redit risk), e. CDS, financial guarantees) booled in all the accounting positioli (on of thance sheet), interpretive of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this colume. This time does not include exposure to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

(5) Peridual countries not rep orted separately in the Tra

Regions:

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

Other CEE non-EEA: Albania, Bosnia and Herzestovina, FYR Macedonia, Montenestro, Serbia and Turkey

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

Laint America: Agentina, Batica: Bohis, Bata, Cota, Rica, Rica, Ri

Africe: Agents, Eggst, Monocco, South Africa, Agents, Baunda, Charton, Raye Verte, Central African, Republic, Chad, Connors, Congo, The Democratic Republic Of The Congo, Cole D'Invier, Equatorial Guinea, Entrea, Ethiopia, Galon, Gambia, Ghana, Guinea, Bissau, Kenya, Lesotto, Liberia, Madaguszar, Malani, Mali, Mauritania, Mazambioga, Nambia, Nigeri, Nigeria, Remanda, Sao Tome And Principe, Sengal Seychelles, Stera Leone, South Sudan, Servalund, United Republic Of Tanzania, Togo, Ugonda, Zambia, Zimbabwe and Tanziaa.

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

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

## 2024 EU-wide Transparency Exercise

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

1					As of 30/09/2023									As of 31/12/2023				
		Gross	carrying amount/ Nominal a	mount		Accumulated impair credit risk and provis	ment, accumulated negative cha ions <sup>4</sup>	anges in fair value due to			Gros	is carrying amount/ Nominal a	mount		Accumulated impain credit risk and provis	nent, accumulated negative ch ions <sup>4</sup>	anges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but pas due >30 days and <=90 days		Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-perform	ning exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures
(min EUR)				Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>					Of which: defaulted	Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>	
Cash balances at central banks and other demand deposits	36,244	0	1	1 1		0	2 0		o o	34,39	12 (	1	:	1	•	. 0		• •
Debt securities (including at amortised cost and fair value)	37,644	. 0	0	• •		0				38,20	16 C				•			• •
Central banks	0	0	0	o o		0	0 0		o o		o (	0		2	0 1	0		0 0
General governments	7,080	0	٥			0				7,17	18 0	. a			0			0 0
Credit institutions	29,848	0	٥			0				30,44	13 (	. a			0			0 0
Other financial corporations	438	0	0	o o		0	0 0		o o	30	16 C	0		2	0 1	0		0 0
Non-financial corporations	278	0	0	o o		0	0 0		o o	27	19 (	0		2	0 1	0		0 0
Loans and advances(including at amortised cost and fair value)	262,997	272	3,932	3,932	1,74	2 1,03	8 893	51	7 2,270	265,20	16 305	4,082	4,08	2 1,96	1,02	952	61	11 2,481
Central banks	4,661	0	0	o o		0	D 0		o o	3,79	ia (	0		5	0	0		0 0
General governments	6,513	7	53	53	3	8	р 6		1 46	7,53	14 E	127	12	7 3	16 1	6		1 120
Credit institutions	6,868	0	0	o o		0	1 0		o o	4,41	15 1			2	o ::			o 0
Other financial corporations	37,119	0	35	5 35	3	1 1	1 4		4 5	37,69	ie (	24	2	a 2		4		3 11
Non-financial corporations	107,774	131	2,110	2,110	96	8 65	4 477	28	1,052	108,90	19 125	2,212	2,21	1,22	:3 651	535	36	d1 1,182
of which: small and medium-sized enterprises	49,587	75	1,097	1,097	51	8 23	3 312	18	5 545	50,42	19 73	1,151	1,15	54	11 28	340	20	J9 572
of which: Loans collateralised by commercial immovable property	35,694	29	606	606	28	0 14	6 117	6	8 385	31,10	м з	563	56	22	7 11	106	F	57 362
Households	100,063	134	1,735	1,735	70	6 37	2 405	23	1,166	102,85	i3 176	1,718	1,71	68	14 36:	407	24	45 1,168
of which: Loans collateralised by residential immovable property	84,639	67	1,132	1,132	36	8 11	9 167	8	3 908	89,42	101	1,149	1,14	38	15 13	156	7	76 917
of which: Credit for consumption	4,616	49	177	177	13	7 7	0 75	50	2 86	4,70	14 56	178	171	14	12 63	72	E	30 87
DEBT INSTRUMENTS other than HFT	336,885	272	3,933	3,933	1,74	2 1,04	0 893	51	2,270	337,80	14 305	4,082	4,08	2 1,96	4 1,02	952	67	11 2,481
OFF-BALANCE SHEET EXPOSURES	109,636		794	1 794	70	2 20	4 215	17	3 282	107,18	17	812	81:	2 80	17 211	206	20	JB 192

## 2024 EU-wide Transparency Exercise

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

1					As of 31/03/2024			As of \$5%5/2284												
	Gross carying amount Nominal amount				Accumulated impairme credit risk and provisio	nt, accumulated negative chan 15 <sup>4</sup>	ges in fair value due to			Gros	: carrying amount/ Nominal an	rount			Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>4</sup>					
		Of which performing but past			Of which non-performing <sup>1</sup>		On performing exposures <sup>2</sup>	On non-performi	ng exposures <sup>3</sup>	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>3</sup>		On performing exposures <sup>3</sup>	On non-performi	ng exposures <sup>a</sup>	Collaterals and financial guarantees received on non- performing exposures	
(min EUR)		due >30 days and <=90 days		Of which: defaulted Of which Stage 3 <sup>8</sup>				Of which Stage 3 <sup>8</sup>			obe 250 days and 4-60 days		Of which: defaulted Of which Stage 3 <sup>8</sup>			Of which Stage 3 <sup>8</sup>				
Cash balances at central banks and other demand deposits	27,50	8 0	0	0	0	1	0	(	0	27,67	7 0	0	0		o o	0		o r		
Debt securities (including at amortised cost and fair value)	37,13	• •			0	0	0			36,80	2 0	0	0		• •	0		• r		
Central banks		o o	0	0	0	0	0				o o	0	0		o o	0		o 1		
General governments	6,38	9 O	0	0	0	0	0		0	6,31	4 0	0	0		o o	0		o r		
Credit institutions	30,45	7 0	0	0	0	0	o		0	30,17	8 0	0	0		o o	0		0		
Other financial corporations	30	4 0	0	0	0	0	o		0	30	9 O	0	0		o o	0		0		
Non-financial corporations		o o	0	0	0	0	o		0		o o	0	0		o o	0		0		
Loans and advances (including at amortised cost and fair value)	271,33	9 269	4,003	4,003	2,143	1,024	973	656	2,385	276,71	2 187	3,881	3,881	2,05	7 996	992	66	64 2,189		
Central banks	5,49	o o	0	0	0	0	o		0	5,20	3 0	0	0		o o	0		0		
General governments	5,93	2 6	127	127	112	0	2	1	121	6,77	0 6	126	126	11	1 0	2		1 11		
Credit institutions	7,07	6 0	0	0	0	1	o		0	8,16	o o	0	0		0 1	0		0		
Other financial corporations	43,20	9 O	23	23	20	9	5	4	11	44,60	4 0	21	21	1	7 12	4		4 1		
Non-financial corporations	108,28	8 90	2,147	2,147	1,296	661	561	410	1,081	110,67	7 69	1,963	1,963	1,15	631	567	40	д 82		
of which: small and medium-sized enterprises	49,75	2 63	1,205	1,205	619	279	373	254	590	49,66	7 47	1,161	1,161	60	11 280	367	24	.9 57		
of which: Loans collateralised by commercial immovable property	30,79	7 21	584	584	260	130	113	64	389	30,81	5 6	540	540	25	2 128	95	5	<i>i</i> 4 33		
Households	101,34	5 173	1,705	1,705	715	354	405	241	1,173	101,29	9 112	1,771	1,771	77	4 352	419	25	4 1,23		
of which: Loans collateralised by residential immovable property	88,31	6 109	1,142	1,142	408	119	152	76	915	88,27	6 70	1,205	1,205	45	2 120	160	8	1 97		
of which: Credit for consumption	4,59	9 44	195	195	155	68	73	53	101	4,50	9 30	203	203	16	62	76	5	6 10		
DEBT INSTRUMENTS other than HFT	335,97	7 269	4,003	4,003	2,143	1,025	973	656	2,385	341,19	1 187	3,881	3,881	2,05	7 996	992	66	64 2,18		
OFF-BALANCE SHEET EXPOSURES	106,64	7	559	559	556	207	201	201	213	109,06	8	569	569	56	7 264	201	20	n 22		

(1) (In the database of many phones personand personand the Arela (CA)) of Registro (D(t)) (STS22) (TM)). (D) (In the database of many phones in the constant of many phones (D) (In the CA)) (In the CA) (In the CA)) (In the CA) (In the CA)) (In the CA) (In the CA) (In the CA)) (In the CA) (In the CA) (In the CA) (In the CA)) (In the CA) (In the CA) (In the CA) (In the CA) (In the CA)) (In the CA) (In the CA) (In the CA) (In the CA)) (In the CA) (In the CA) (In the CA) (In the CA) (In the CA)) (In the CA) (In the CA) (In the CA) (In the CA) (In the CA)) (In the CA) rention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instr ruments, the same item



Forborne exposures

#### Danske Bank A/S

			As of 30/	9/2023			As of 31/12/2023										
	Gross carrying amount of exposures with forbearance measures			exposures with	Collateral and financi	al guarantees received rbearance measures	Gross carryin; exposures wit measures	g amount of h forbearance		r exposures with	Collateral and financia on exposures with fo						
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures					
(min EUR) Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0					
Debt securities (including at amortised cost and fair value)	0	0	ů	0	0	0	0	0	0		0	ů					
Central banks		0	°	•	0			0	0		0	5					
	0	0	0	0	0			0	0	0	0						
General governments	0	0	0	U	0		0	0	U	0	U						
Credit institutions	0	0	0	0	0		0	0	0	0	0						
Other financial corporations	U	0	0	U	U		U	0	U	U	U						
Non-financial corporations	0	0	0	0	0		0	0	0	0	0						
Loans and advances (including at amortised cost and fair value)	1,815	1,204	376	305	961	671	1,921	1,222	387	317	955	647					
Central banks	0	0	0	0	0	0	0	0	0	0	0	0					
General governments	15	15	0	0	12	10	15	15	1	1	10	10					
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0					
Other financial corporations	4	3	1	1	2	2	2	2	0	0	2	2					
Non-financial corporations	1,263	855	243	185	599	483	1,379	903	272	216	592	475					
of which: small and medium-sized enterprises	567	457	139	126	307		591	474	141	128	325						
Households	533	331	131	118	347	176	524	302	115	100	351	161					
DEBT INSTRUMENTS other than HFT	1,815	1,204	376	305	961		1,921	1,222	387	317	955						
Loan commitments given	252	97	52	25	32	25	390	173	64	31	35	23					
QUALITY OF FORBEARANCE <sup>2</sup>																	
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0										
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0										

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

<sup>10</sup>Fe the on-balance sheet larms, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a posible sign of they are decreasing assets. Following this sign convention, information is disclosed with the opposible sign of value due to credit risk are decreasing assets. Following this sign convention, information is disclosed with the opposible sign of value due to credit risk are decreasing assets. Following this sign convention, information is disclosed with the opposible sign of value due to credit risk are decreasing assets. Following this sign convention, there were for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINEFF sign convention. This is because, based on this sign convention, the provision on off-balance sheet committees are generally reported with aposible sign.

<sup>(6)</sup> The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits ) of 5% or above.



Forborne exposures

#### Danske Bank A/S

			As of 31/	03/2024		As of 30/06/2024										
	Gross carryin exposures wi measures	g amount of th forbearance		exposures with	Collateral and financi. on exposures with fo		Gross carryin; exposures wi measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo					
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures				
(min EUR)																
Cash balances at central banks and other demand deposits	0	0	0	0	0	0		0	0	0	0	0				
Debt securities (including at amortised cost and fair value)	U	U	U	U	U	U	U	U	U	U	U	0				
Central banks	U	0	U	U	U		U	U	0	U	U					
General governments	0	0	0	0	0		0	0	0	0	0					
Credit institutions	0	0	0	0	0		0	0	0	0	0					
Other financial corporations	0	0	0	0	0		0	0	0	0	0					
Non-financial corporations	0	0	0	0	0		0	0	0	0	0					
Loans and advances (including at amortised cost and fair value)	2,124	1,369	405	345	1,081	691	1,954	1,246	411	355	898	513				
Central banks	0	0	0	0	0	0	0	0	0	0	0	0				
General governments	15	15	1	1	10	10	15	15	1	1	10	10				
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0				
Other financial corporations	2	2	1	1	2	1	4	4	1	1	3	2				
Non-financial corporations	1,545	1,056	295	251	675	515	1,435	969	310	270	538	359				
of which: small and medium-sized enterprises	646	525	145	140	360		639	478	144	135	377					
Households	561	296	108	92	395	165	500	258	99	83	347	142				
DEBT INSTRUMENTS other than HFT	2,124	1,369	405	345	1,081		1,954	1,246	411	355	898					
Loan commitments given	365	116	91	55	36	16	443	228	115	75	79	68				
QUALITY OF FORBEARANCE <sup>2</sup>																
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0									
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0									

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a posibly sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/45-115 on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign. (3) The information consistent of using are into a row of the criteria for significance and having are too for on-performing loans and advances (sockuding toans and advance

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



#### 2024 EU-wide Transparency Exercise Breakdown of loans and advances to non-financial corporations other than held for trading

Danske Bank A/S

			As of 3	0/09/2023					As of 3	31/12/2023					As of 3	1/03/2024		As of 30/06/2024								
	Gross carrying amount							Accumulated	Gross carry	ing amount				Accumulated	Gross carry	ring amount				Accumulated	Gross carr	ying amount				Accumulated
(min EUR)		Of which: non- performin	g of which: defaulted	Of which loans and advances subject to impairment	Accumulated in fair impairment <sup>1</sup> to cre non-p	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>	e Of which: Of which los e non- and advance n performing subject to		Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performin	g of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>		Of which: non- performin		Of which loans and advances subject to impairment	Accumulated impairment <sup>1</sup>	negative changes in fair value due to credit risk on non-performing exposures <sup>1</sup>				
A Agriculture, forestry and fishing	2,957	59	59	2,138	47	0	3,176	71	71	2,307	48	0	3,119	66	66	2,250	53	0	3,238	62	62	2,324	53	1		
B Mining and quarrying	378	3	3	362	2	0	296	3	3	279	2	0	412	28	28	396	2	0	409	3	3	342	2	0		
C Manufacturing	12,767	191	191	12,049	137	0	12,296	247	247	11,558	153	1	12,503	263	263	11,797	156	1	13,617	259	259	12,720	149	1		
D Electricity, gas, steam and air conditioning supply	3,667	1	1	2,247	4	0	3,728	0	0	2,309	3	0	3,718	0	0	2,273	3	0	3,585	0	0	2,215	3	0		
E Water supply	782	11	11	764	5	0	819	10	10	801	5	0	871	10	10	854	5	0	900	10	10	883	5	0		
F Construction	3,030	210	210	2,311	141	0	2,946	182	182	2,216	139	0	2,926	228	228	2,201	160	0	3,070	218	218	2,359	162	0		
G Wholesale and retail trade	8,942	351	351	8,118	184	0	8,373	362	362	7,568	195	0	9,040	400	400	8,235	213	0	8,990	393	393	8,235	239	0		
H Transport and storage	4,492	431	431	4,162	78	0	4,612	358	358	4,276	72	0	4,520	230	230	4,186	99	0	4,561	185	185	4,206	96	0		
I Accommodation and food service activities	1,077	53	53	495	16	0	1,139	50	50	520	14	0	1,093	51	51	517	12	0	1,076	50	50	503	12	0		
J Information and communication	2,849	58	58	2,317	34	0	3,128	106	106	2,595	49	0	3,022	34	34	2,354	37	0	2,898	32	32	2,369	31	0		
K Financial and insurance activities	3,244	49	49	2,533	28	0	3,323	54	54	2,837	33	0	2,565	55	55	2,357	32	0	3,106	121	121	2,459	38	0		
L Real estate activities	54,392	465	465	21,956	315	27	55,906	591	591	21,954	305	25	55,514	588	588	21,575	276	24	56,098	417	417	22,068	252	25		
M Professional, scientific and technical activities	4,636	94	94	4,480	46	0	4,920	94	94	4,762	75	0	5,085	100	100	4,824	71	0	5,043	118	118	4,893	67	0		
N Administrative and support service activities	2,140	43	43	2,054	29	0	2,093	35	35	2,006	34	0	2,047	42	42	1,959	48	0	2,241	38	38	2,154	32	0		
O Public administration and defence, compulsory social security	807	0	0	763	0	0	516	0	0	516	0	0	190	0	0	190	0	0	165	0	0	77	0	0		
PEducation	185	4	4	98	2	0	182	4	4	95	2	0	177	2	2	90	2	0	179	5	5	93	2	0		
Q Human health services and social work activities	827	61	61	643	11	3	851	16	16	666	7	3	824	20	20	642	7	3	839	18	18	669	7	3		
R Arts, entertainment and recreation	198	18	18	145	11	2	191	18	18	137	9	2	190	17	17	140	8	0	192	20	20	143	9	0		
S Other services	403	9	9	213	6	3	412	9	9	218	6	3	472	12	12	271	6	3	468	12	12	278	6	3		
Loans and advances	107,774	2,110	2,110	67,847	1,096	36	108,909	2,212	2,212	67,619	1,150	35	108,288	2,147	2,147	67,113	1,189	33	110,677	1,963	1,963	68,990	1,165	33		

<sup>10</sup> The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit frisk on non-performing exposures' are disclosed with a posible sign I they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.