

Bank Name	Danske Bank
LEI Code	MAES062Z21O4RZ2U7M96
Country Code	DK

2015 EU-wide Transparency Exercise Capital

CRR / CRDIV DEFINITION OF CAPITAL	As of 31/12/2014	As of 30/06/2015	COREP CODE	REGULATION
OWN FUNDS	22,492	22,428	CA1 {1}	Articles 4(118) and 72 of CRR
COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	17,613	17,157	CA1 {1.1.1}	Article 50 of CRR
Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,339	895	CA1 {1.1.1.1}	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
Retained earnings	17,747	18,000	CA1 {1.1.1.2}	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (l) of CRR
Accumulated other comprehensive income	67	68	CA1 {1.1.1.3}	Articles 4(100), 26(1) point (d) and 36 (1) point (l) of CRR
Other Reserves	0	0	CA1 {1.1.1.4}	Articles 4(117) and 26(1) point (e) of CRR
Funds for general banking risk	0	0	CA1 {1.1.1.5}	Articles 4(112), 26(1) point (f) and 36 (1) point (l) of CRR
Minority interest given recognition in CET1 capital	0	0	CA1 {1.1.1.7}	Article 84 of CRR
Adjustments to CET1 due to prudential filters	-42	-66	CA1 {1.1.1.9}	Articles 32 to 35 and 36 (1) point (I) of CRR
(-) Intangible assets (including Goodwill)	-1,450	-1,439	CA1 {1.1.1.10 + 1.1.1.11}	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CCR \ensuremath{CCR}
(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-62	-32	CA1 {1.1.1.12}	Articles 36(1) point (c) and 38 of CRR
(-) IRB shortfall of credit risk adjustments to expected losses	0	0	CA1 {1.1.1.13}	Articles 36(1) point (d), 40 and 159 of CRR
(-) Defined benefit pension fund assets	-213	-241	CA1 {1.1.1.14}	Articles 4(109), 36(1) point (e) and 41 of CRR
(-) Reciprocal cross holdings in CET1 Capital	0	0	CA1 {1.1.1.15}	Articles 4(122), 36(1) point (g) and 44 of CRR
(-) Excess deduction from AT1 items over AT1 Capital	0	0	CA1 {1.1.1.16}	Article 36(1) point (j) of CRR
(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-97	-32	CA1 {1.1.1.17 to 1.1.1.21}	Articles 4(26), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 155(4) of CRR.
Of which: from securitisation positions (-)	-97	-32	CA1 {1.1.1.18}	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR $% \left(1,2,2,3,3,3,3,3,3,3,3,3,3,3,3,3,3,3,3,3,$
(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	CA1 {1.1.1.22}	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	CA1 {1.1.1.23}	Articles $36(1)$ point (c) and 38 ; Articles $48(1)$ point (a) and $48(2)$ of CRR
(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	CA1 {1.1.1.24}	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR $$
(-) Amount exceding the 17.65% threshold	0	0	CA1 {1.1.1.25}	Article 470 of CRR
Other CET1 capital elements and deductions	-1,014	-1,078	CA1 {1.1.1.27} + CA1 {1.1.1.28}	
Transitional adjustments	1,339	1,082	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	
Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	CA1 {1.1.1.6}	Articles 483(1) to (3), and 484 to 487 of CRR
Transitional adjustments due to additional minority interests (+/-)	0	0	CA1 {1.1.1.8}	Articles 479 and 480 of CRR
Other transitional adjustments to CET1 Capital (+/-)	1,339	1,082	CA1 {1.1.1.26}	Articles 469 to 472. 478 and 481 of CRR
ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,843	2,569	CA1 {1.1.2} CA1 {1.1.2.1} + CA1	Article 61 of CRR
Additional Tier 1 Capital instruments (including grandfathered amounts)	2,378	3,014	(1.1.2.1) + CA1 {1.1.2.2} + CA1 {1.1.2.3} + CA1 {1.1.2.4} CA1 {1.1.2} - (CA1 {1.1.2.1}	
Other additional Tier 1 Capital components and deductions (after transitional adjustments)	-535	-446	CAI {1.1.2.} - (CAI {1.1.2.1}) + CAI {1.1.2.2} + CAI {1.1.2.3} + CAI {1.1.2.4})	
TIER 1 CAPITAL (net of deductions and after transitional adjustments)	19,456	19,725	CA1 {1.1}	Article 25 of CRR
TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,035	2,703	CA1 {1.2}	Article 71 of CRR
Tier 2 Capital instruments (including grandfathered amounts)	3,554	3,115	CA1 {1.2.1} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4} CA1 {1.2} - (CA1 {1.2.1} +	
Other Tier 2 Capital components and deductions (after transitional adjustments)	-519	-413	CA1 {1.2.3 + CA1 {1.2.3} + CA1 {1.2.2} + CA1 {1.2.3} + CA1 {1.2.4})	
TOTAL RISK EXPOSURE AMOUNT	116,291	119,620	CA2 {1}	Articles 92(3), 95, 96 and 98 of CRR
Common Equity Tier 1 Capital ratio	15.15%	14.34%	CA3 {1}	
Tier 1 Capital ratio	16.73%	16.49%	CA3 {3}	
Total Capital ratio	19.34%	18.75%	CA3 {5}	•



Risk exposure amounts

Danske Bank

(mln EUR)	as of 31/12/2014	as of 30/06/2015
Risk exposure amounts for credit risk	95,536	94,351
Risk exposure amount for securitisation and re-securitisations in the banking book	622	456
Risk exposure amount for contributions to the default fund of a CCP	0	0
Risk exposure amount Other credit risk	94,914	93,895
Risk exposure amount for position, foreign exchange and commodities (Market risk)	7,936	13,167
of which: Risk exposure amount for securitisation and re-securitisations in the trading book ¹	0	0
Risk exposure amount for Credit Valuation Adjustment	2,879	2,183
Risk exposure amount for operational risk	9,939	9,919
Other risk exposure amounts	0	1
Total Risk Exposure Amount	116,291	119,620

(1) May include hedges, which are not securitisation positions, as per Article 338.3 of CRR



2015 EU-wide Transparency Exercise P&L Danske Bank

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(min EUR)	As of 31/12/2014	As of 30/06/2015
Interest income	8,404	3,828
Of which debt securities income	1,138	527
Of which loans and advances income	6,783	2,950
Interest expenses	4,419	1,861
(Of which deposits expenses)	991	258
(Of which debt securities issued expenses)	3,420	1,597
(Expenses on share capital repayable on demand)	0	0
Dividend income	174	146
Net Fee and commission income	1,467	798
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	-43
Gains or (-) losses on financial assets and liabilities held for trading, net	-139	-65
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	2	1
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	372	235
TOTAL OPERATING INCOME, NET	5,861	3,039
(Administrative expenses)	2,979	1,396
(Depreciation)	1,575	174
(Provisions or (-) reversal of provisions)	-10	-13
(Commitments and guarantees given)	-10	-13
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹	6	
Of which restructuring ¹	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	508	-10
(Loans and receivables)	508	-10
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	205	108
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,015	1,599
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	529	1,261
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	529	1,261
Of which attributable to owners of the parent ⁽¹⁾ Information available only as of end of the year	529	1,261

⁽¹⁾ Information available only as of end of the year

EBA EUROPEAN BANKING AUTHORITY

2015 EU-wide Transparency Exercise Market Risk Danske Bank

	S	5A					IM										IM									
	As of 31/12/2014	As of 30/06/2015				As of 31	/12/2014						As of 30/06/2015													
	EXPOSURE EXPO AMOUNT AMO	EXPOSURE EXPOSURE AMOUNT AMOUNT		SK TOTAL DISK		TOTAL RISK TOTAL RISK	VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)	'emorandum	INCREM DEFAU MIGRATI CAPITAL	LT AND ION RISK		PRICE RISKS CHARGE FOR			VaR <i>(Memoran</i>	dum item)	STRESSED VaR (M item)	emorandum	INCREM DEFAUI MIGRATI CAPITAL	T AND ON RISK		RICE RISKS CHARGE FOR		
(min EUR)			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)		12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT				
Traded Debt Instruments	4,815	471	80	21	145	40							558	157	844	222										
Of which: General risk	0	0	80	21	145	40							369	102	284	81										
Of which: Specific risk	4,815	471	0	0	0	0							189	56	560	141										
Equities	246	93	5	1	20	3							41	3	97	8										
Of which: General risk	0	0	5	1	20	3							25	2	44	4										
Of which: Specific risk	113	0	0	0	0	0							16	1	53	5										
Foreign exchange risk	16	10	14	3	36	6							8	3	28	10										
Commodities risk	52	53	0	0	0	0							0	0	0	0										
Total	5,129	627	81	21	144	39	0	0	0	0	0	2,808	281	79	569	154	153	146	0	0	0	12,539				

Credit Risk - Standardised Approach

	Danske Bank				Standardise	ed Approach			
		A	s of 31/12/2	014			As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
	Central governments or central banks	50.075	23.228	35		50.217	43.529	30	
	Regional governments or local authorities	6,592	6,901	153		6,420	7,533	142	
	Public sector entities	18	21	3		213	71	10	
	Multilateral Development Banks	6,220	898	0		3,543	669	0	
	International Organisations	4,883	184	0		185	185	0	
	Institutions	10,212	9,418	1,532		4,157	3,008	818	
	Corporates	15,875	11,582	11,439		18,105	13,503	13,002	
	of which: SME	1,596	1,194	1,109		1,864	1,569	1,426	
	Retail	6,968	4,028	2,945		6,859	3,795	2,777	
	of which: SME	1,004	710	440		1,012	684	426	
Consolidated data	Secured by mortgages on immovable property	16,976	16,681	6,029		17,609	17,288	6,233	
	of which: SME	895	834	6,029		949	892	289	
	Exposures in default	1,725	825	932	842	1,542	790	897	700
	Items associated with particularly high risk Covered bonds	740	459	689		771	510	764	
		18,591	18,591	1,932		17,692	17,692	1,838	
	Claims on institutions and corporates with a ST credit assessment Collective investments undertakings (CIU)	0 29	29	0 29		0	0	0	
		2.009	1.998	2.005			0	0	
	Equity Securitisation	2,009	1,998	2,005		1,399	1,399	1,406	
	Securitisation Other exposures	745	735	732		372	372	365	
	Other exposures Standardised Total	141.657	95.578	28.455	1.302	129.083		28,283	1.110
	Standardised Total ire value, is reported before taking into account any effect due to credit conversion factors or credit r			28,455	1,302	129,083	110,344	28,283	1,110

					Standardise	d Approach			
			As of 31/12/2	014			As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments ar provisions ²
	Central governments or central banks	3.594	3.903	0		20,986	21.435	0	
	Regional governments or local authorities	3.518	4,750	0		3,445	4,884	0	
	Public sector entities	0	0	ō		0	0	ō	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8.990	8.873	1.275		2.635	2.473	607	
	Corporates	1,440	1,341	1,341		2,466	2,352	2,000	
	of which: SME	0	0	0		0	0	0	
	Retail	367	313	234		305	263	196	
	of which: SME	199	195	145		194	188	140	
DENMARK	Secured by mortgages on immovable property	61	61	5		101	101	17	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	2	3	1	2	0	0	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	17,910	17,910	1,827		16,802	16,802	1,715	
	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	1,746	1,735	1,735		1,274	1,274	1,274	
	Securitisation								
	Other exposures	728	728	728		355	355	355	
	Standardised Total ²				146				173

Standardised Approach As of 31/12/2014 As of 30/06/2015 Value adjustments ar provisions² Value stments an Exposure Value¹ Exposure Value¹ Risk exposu amount Risk exposu amount Original Exposure¹ adju 6,051 630 0 1,702 880 0 0 23 93 13 4 0 7 0 0 0 0 2,936 1,096 0 0 25 120 13 8 0 7 0 0 0 13,485 1,369 0 0 0 28 154 0 12 0 3 0 0 0 5 93 13 3 0 3 0 0 0 14 0 0 0 26 95 0 0 5 95 0 6 0 SWEDEN 1 0 0 10 0 13 0 lv high risk ates with a ST Igs (CIU) 75 0 0 136 0 0 136 0 0 75 0 Original exposure, unlike Exp (2) Total value adjustments and e taking into account any effect due to credit cor nterparty does not include Securistisation exposu ies (e.g.

					Standardis	ed Approach			
			As of 31/12/2	014			As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	2,135	473	1		1,550	497	0	
	Regional governments or local authorities	560	396	79		442	335	67	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	27	18	18		117	110	110	
	of which: SME	0	0	0		13	13	13	
	Retail	16	14	10		13	9	7	
	of which: SME	0	0	0		0	0	0	
NORWAY	Secured by mortgages on immovable property	2	1	0		9	9	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	44	44	4		96	96	10	
	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	
	Eauity	64	64	64		57	57	57	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Compared exposure, unlike Exposure does reacting into account any effect due to realit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
		А	s of 31/12/2	014		J.	s of 30/06/2	015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	9.809	1.823	0		8.427	4.364	0	
	Regional governments or local authorities	214	214	43		236	236	47	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	17	10	0		14	8	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	798	193	79		1,083	204	65	
	Corporates	2.628	2.069	2.046		3.168	2.404	2.380	
	of which: SME	285	242	220		424	348	326	
	Retail	1,647	805	557		1,752	811	555	
	of which: SME	430	260	149		466	301	172	
UNITED KINGDOM	Secured by mortgages on immovable property	2,329	2,188	764		2,642	2,495	871	
	of which: SME	156	129	43		176	160	53	
	Exposures in default	489	169	207	299	431	177	217	237
	Items associated with particularly high risk	531	267	400		576	336	505	
	Covered bonds	125	125	20		156	156	27	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	29	29	29		0	0	0	
	Equity	38	38	39		38	38	39	
	Securitisation	-				-			
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				626				530

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					Standardise	ed Approach			
		,	As of 31/12/2	014		ł	As of 30/06/:	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	3,385	3,420	0		6,644	6,925	0	
	Regional governments or local authorities	764	753	0		1,015	1,028	0	
	Public sector entities	18	21	3		213	71	10	
	Multilateral Development Banks	457	36	0		26	26	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	31	24	5		89	46	9	
	Corporates	9,944	6,778	6,659		10,276	7,057	6,932	
	of which: SME	1,311	951	889		1,412	1,195	1,074	
	Retail	3,330	1,745	1,292		3,399	1,742	1,293	
	of which: SME	284	186	107		307	183	107	
FINLAND	Secured by mortgages on immovable property	11,993	11,852	4,356		12,171	12,012	4,405	
	of which: SME	734	700	225		767	727	234	
	Exposures in default	483	260	295	194	483	267	305	187
	Items associated with particularly high risk	207	190	284		193	170	256	
	Covered bonds	71	71	8		141	141	16	
	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	118	118	124		12	12	18	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				217				209

Standardieed Total² (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conver (2) Total value adjustments and provisions per country of ountreparty does not include Securistisation exposures

		4	s of 31/12/2	014			As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments a provisions
	Central governments or central banks	7,588	2,441	0		1,678	1,678	0	
	Regional governments or local authorities	25	25	5		25	25	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	28	11	5		61	40	11	
	Corporates	1	0	0		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	8	2	2		9	2	1	
	of which: SME	0	0	0		0	0	0	
GERMANY	Secured by mortgages on immovable property	2	2	1		3	3	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eauity	0	0	0		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

					Standardise	ed Approach			
		ł	is of 31/12/2	014		A	s of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	11	11	0		24	24	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	5,714	830	0		3,479	622	0	
	International Organisations	179	179	0		179	179	0	
	Institutions	2	3	1		0	0	0	
	Corporates	32	26	26		38	30	30	
	of which: SME	0	0	0		0	0	0	
	Retail	52	27	20		58	27	20	
	of which: SME	3	1	0		12	0	0	
LUXEMBOURG	Secured by mortgages on immovable property	1	1	0		4	4	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	7	1	1	6	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	23	23	23		0	0	0	
	Securitisation								
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				6				2

Standardized Total¹ (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects) (2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

					Standardise	d Approach			
		A	s of 31/12/2	014		,	ls of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	20	10	10		10	3	3	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
CAVMANI TCLANIDC	of which: SME	0	0	0		0	0	0	
CATMAN ISLANDS	Secured by mortgages on immovable property of which: SME	U	0	-		4	4	1	
	or which: SME Exposures in default	U	0	0	0	U	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		ő	0	0	
	Collective investments undertakings (CIU)	0	0	ő		0	0	0	
	Equity	0	0	0		0	0	0	
	Securitisation	•	0	Ŭ		0			
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				0				0

Standardised Total
(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures

					Standardise	d Approach			
		A	s of 31/12/2	014		ļ	ls of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	4	4	0		962	962	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	4,704	5	0		6	6	0	
	Institutions	0	4	1		0	5	1	
	Corporates	2	1	1		2	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	88	30	23		88	30	23	
	of which: SME	0	0	0		0	0	0	
SWITZERLAND	Secured by mortgages on immovable property	4	4	1		6	6	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	3	0	3	2	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	23	23	5		23	23	5	
	Claims on institutions and corporates with a ST credit assessment	U	-	0		U	0	0	
	Collective investments undertakings (CIU) Equity	0	0	0		0	0	0	
	Equity Securitisation	4	4	4		/		· /	
	Securitisation Other exposures	0	0	0		0	0	0	
	Standardised Total ²	Ű	0		1	<u>,</u>	0		1

Standardiged Total² (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. sub (2) Total value adjustments and provisions per country of counterparty does not include Securistisation exposures

					Standardise	ed Approach			
			As of 31/12/2	014		l	As of 30/06/2	2015	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	868	692	18		594	594	0	
	Regional governments or local authorities	11	11	6		10	10	5	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	39	35	35		37	35	35	
	of which: SME	1	0	0		1	0	0	
	Retail	831	751	553		707	641	480	
	of which: SME	60	56	32		5	3	2	
IRELAND	Secured by mortgages on immovable property	1,411	1,410	493		1,382	1,382	484	
	of which: SME	5	5	1		1	1	0	
	Exposures in default	559	293	315	264	459	252	271	205
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Eauity	0	0	0		0	0	0	
	Securitisation	0				-			
	Other exposures	0	0	0		0	0	0	
	Standardised Total ²				330				259

Standard ise reporte before there is the report before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) Total value adjustments and provisions per country of counterparty does not include Securitisation exposures



EBA states Credit Risk - IRB Approach

	Danske Bank						IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	ure amount	Value adjustment and
	(min EUR, %)		Of which: defaulted	value*		Of which: defaulted	and provisions		Of which: defaulted	value*		Of which: defaulted	provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	40.681	72	37.801	2.595	5	12	26.091	33	22.663	2.190	3	9
	Corporates	197.901	3.493	172.003	45.020	3.301	2.522	161.794	2.890	134.968	45.230	2.527	1.989
	Corporates - Of Which: Specialised Lending	621	4	610	210	3 256	2	663	4	623	180	3	2
	Corporates - Of Which: SME	22,993 107.774	489 968	19,126 102,380	4,621 16.718	256	381 665	23,099	480 937	19,134	4,525	219 2.058	311 679
	Retail Retail - Secured on real estate property		968	102,380 84.625	16,718	2,251	101	111,415 87,141	937	104,754 85.951	16,550	2,058	122
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	85,489 4,724	4/8	4,566	12,594	243	101	87,141	448 63	4,581	12,363	1,365	122
Consolidated data	Retail - Secured on real estate property - Of Which: SHL	80,765	402	4.566	11,510	1.285	84	4.724 82.417	384	4.561 81,370	11,337	1.180	105
Consolidated data	Retail - Qualifying Revolving	60,765	402	80,059	11,510	1,205	04	02,417	304	81,570	11,557	1,100	105
	Retail - Other Retail	22.285	490	17,755	4.124	724	564	24.274	490	18.803	4.187	693	557
	Retail - Of Which: SME	2.643	103	2.012	622	102	120	2,581	99	1,965	628	113	109
	Retail - Other Retail - Of Which: non-SME	19.641	387	15,743	3.501	622	444	21.693	391	16.838	3,558	580	448
	Equity	0	0	0	0	0		0	0	0	0	0	
	Securitisation	1.369		1.369	622		0	1.265		1.265	456		0
	Other non credit-obligation assets				2.127						1.642		
	IRB Total				67.082						66.068		

							IRB Ap	proach					
				As of 31	/12/2014					As of 30,	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	7,674	0	6,343	561	0	0	4,325	0	2,991	336	0	4
	Corporates	87.017	2.304	76.061	20.478	1.000	1.946	74.572	2.298	63.240	20.481	1.008	1.828
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	149	4	148	47	3	2	146	4	145	46	3	2
	Corporates - UT Which: SME Retail	18.083	368	14.698	2.889	119	312	17.726	416	14.309	2.706	130	279
	Retail Retail - Secured on real estate property	83.920 69.392	782 386	80.114 68.921	11.899 9.031	1.657	813 88	83.569 68.965	769 370	79.191 68.222	10.947 8.296	1.518 968	868 109
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	4.378	500	4.237	9,031	1,095	16	4.370	58	4,244	881	149	109
DENMARK	Retail - Secured on real estate property - Of Which: smc Retail - Secured on real estate property - Of Which: non-	65,014	316	4,237	8.098	901	71	64,596	312	63,979	7.415	820	94
DENMARK	Retail - Qualifying Revolving	05,014	0	04,004	0,050	0	0	04,330	0	03,373	7,415	020	
	Retail - Other Retail	14.527	396	11.193	2.868	562	725	14.604	399	10.969	2.651	549	759
	Retail - Other Retail - Of Which: SME	1.598	82	1,164	380	75	102	1.522	77	1.110	371	79	93
	Retail - Other Retail - Of Which: non-SME	12.930	314	10.029	2,489	488	623	13.082	322	9,859	2.280	470	666
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30,	06/2015		
		Original	Exposure1	Exposure	Risk expos	ure amount	Value adjustments	Original I	Exposure ¹	Exposure	Risk expo	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,558	0	2,391	166	0	0	957	0	708	133	0	0
	Corporates	37,606	104	32,317	8,631	136	71	33,007	122	27,098	9,848	194	60
	Corporates - Of Which: Specialised Lending	1	0	1	1	0	0	1	0	1	1	0	0
	Corporates - Of Which: SME	3.088	32	2.831	862	33	21	3.193	33	2.914	919	47	12
	Retail	10.715	93	10.273	1.477	349	39	11.836	81	11.041	1.473	289	38
	Retail - Secured on real estate property	6.213	42	6.170	847	229	6	6.434	31	6.392	808	186	5
	Retail - Secured on real estate property - Of Which: SME	137	3	130	70	20	1	138	2	132	71	15	1
SWEDEN	Retail - Secured on real estate property - Of Which: non-	6,076	39	6,040	777	208	5	6,296	29	6,261	737	171	4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4.502	50	4.103	630	121	33	5.402	49	4.649	666	103	33
	Retail - Other Retail - Of Which: SME	813	15	682	199	23	12	821	17	686	211	27	12
	Retail - Other Retail - Of Which: non-SME	3.689	35	3.422	431	98	20	4.581	33	3.963	454	76	20
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												-
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments and	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustmen
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2.299	0	2.186	69	0	0	868	0	840	56	0	0
	Corporates	19,977	102	15,922	6,315	82	100	20,475	169	16,266	7,158	101	98
	Corporates - Of Which: Specialised Lending	471	0	461	163	0	0	516	0	477	134	0	0
	Corporates - Of Which: SME	1,455	23	1,254	518	8	15	1,906	21	1,657	689	8	14
	Retail	12.086	56	11.021	3.128	196	19	14.935	55	13.547	3.937	208	18
	Retail - Secured on real estate property	9.116	37	8.772	2.562	170	3	10.965	37	10.573	3.120	182	3
	Retail - Secured on real estate property - Of Which: SME	196	3	186	77	27	0	201	3	191	69	21	0
NORWAY	Retail - Secured on real estate property - Of Which: non-	8,920	34	8,587	2,485	143	3	10,764	34	10,382	3,051	161	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,970	18	2,249	566	26	16	3,970	18	2,974	817	26	15
	Retail - Other Retail - Of Which: SME	227	5	162	43	4	5	229	5	164	45	/	4
	Retail - Other Retail - Of Which: non-SME	2.743	13	2.087	524	22	11	3.740	13	2.810	772	20	11
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	/12/2014					As of 30/	/06/2015		
		Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure1	Exposure	Risk expos	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	value		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	9.465	0	9.294	416	0	0	3.979	0	3.778	492	0	0
	Corporates	8.273	13	7.625	914	9	6	5.657	2	5.046	715	6	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	31	0	30	33	0	0	7	0	5	4	0	0
	Retail	176	3	162	32	4	2	181	2	163	27	5	2
	Retail - Secured on real estate property	104	1	103	20	3	1	102	1	101	17	3	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	0
UNITED KINGDOM	Retail - Secured on real estate property - Of Which: non-	103	1	102	20	3	1	101	1	100	17	3	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	72	1	59	12	1	1	79	1	63	10	1	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	71	1	58	11	1	1	78	1	62	10	1	1
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												1
	Other non credit-obligation assets												4
	IRB Total												

							IRB Ap	proach					
				As of 31/	/12/2014					As of 30/	06/2015		
		Original	Exposure1	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	883	0	882	80	0	0	317	0	274	36	0	0
	Corporates	3.894	7	2.821	892	6	6	3.912	4	2.740	992	3	4
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	77	0	74	23	0	0	15	0	15	5	0	0
	Retail	5	0	4	1	0	0	5	0	4	1	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
FINLAND	Retail - Secured on real estate property - Of Which: non-	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	1	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	1	1	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												1
	Other non credit-obligation assets												4
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments Institutions Corporates	0 2,237 9.820	0 0 23	0 2,127 8.889	0 186 692	0 0 13	0 0 39	0 4,610 10,431	0 0 17	0 4,439 9,529	0 158 824	0 0 12	0 0 24
	Corporates - Of Which: Specialised Lending Corporates - Of Which: SME	0 11	0	0 11	0 7	0	0	0 12	0	0 12	0 8	0	0
	Retail - Secured on real estate property Retail - Secured on real estate property - Of Which: SME	83 57 2	8 2 0	78 57 2	27 20 2	11 8 0	7 1 0	94 65 2	8 1 0	87 65 2	26 17 2	10 6 1	7 1 0
GERMANY	Retail - Secured on real estate property - Of Which: non- Retail - Qualifying Revolving Retail - Other Retail	55 0 26	2	55 0 21	18	8	1 0	63 0 29	1	63 0 22	15 0	5	1 0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	26 3 23	0	2 19	1 7	0 3	0	29 3 26	0	2 2 20	0	0	0
	Equity Securitisation Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0
	IRB Total												

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

							IRB Ap	proach					
				As of 31/	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	506	0	481	14	0	0	95	0	70	6	0	0
	Corporates	7.968	0	7.878	530	0	0	1.328	0	1.222	166	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	31	0	31	91	0	0	27	0	27	83	0	0
	Retail	34	0	32	6	0	0	35	0	32	6	0	0
	Retail - Secured on real estate property	27	0	27	5	0	0	27	0	27	5	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
LUXEMBOURG	Retail - Secured on real estate property - Of Which: non-	27	0	27	5	0	0	27	0	27	5	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	7	0	5	1	0	0	7	0	5	1	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	7	0	5	1	0	0	7	0	5	1	0	0
	Equity Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31/	12/2014					As of 30,	/06/2015		l
		Original	Exposure ¹	Exposure	Risk expo	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustmer
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provision
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1	0	1	0	0	0	60	0	60	4	0	0
	Corporates	10.866	0	10.862	341	0	0	1.599	0	1.595	123	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
CAYMAN ISLANDS	Retail - Secured on real estate property - Of Which: non-	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	U	0
	Equity	0	0	0	0	0	0	0	0	0	0	U	0
	Securitisation	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustment
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,618	0	2,603	23	0	0	2,827	0	2,804	24	0	0
	Corporates	752	0	540	128	0	0	795	0	556	140	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	5	0	5	3	0	0
	Retail	83	3	76	17	2	2	89	3	80	16	3	2
	Retail - Secured on real estate property	60	2	59	13	1	2	66	3	65	13	3	2
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0	0
SWITZERLAND	Retail - Secured on real estate property - Of Which: non-	58	2	57	13	1	2	64	3	63	13	3	2
	Retail - Qualifying Revolving Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail Retail - Other Retail - Of Which: SME	23	1	16	3	0	1	23	0	15	3	0	1
	Retail - Other Retail - Of Which: SME Retail - Other Retail - Of Which: non-SME	23	0	0	0	0	0	23	0	0	0	0	0
	Equity	23	1	10	3	0	1	25	0	15	3	0	0
	Securitisation	0	U	0	0	0	0	0	U	0	0	0	0
	Other non credit-obligation assets												
	IRB Total												

							IRB Ap	proach					
				As of 31,	12/2014					As of 30/	06/2015		
		Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	ure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	883	0	882	43	0	0	111	0	111	35	0	0
	Corporates	3,366	933	2,675	3,682	2,048	604	2,569	260	1,925	2,101	1,195	137
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	85	65	83	133	97	32	10	9	8	35	34	6
	Retail	4	0	3	1	0	0	3	0	3	1	0	0
	Retail - Secured on real estate property	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
IRELAND	Retail - Secured on real estate property - Of Which: non-	2	0	2	1	0	0	2	0	2	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	0	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation												
	Other non credit-obligation assets												4
	IRB Total												

ING 10(a)
 (1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk miligation techniques (e.g. substitution effects).

Sovereign Exposure

Danske Bank

| (mln EUR) | | | |
 |
 | | As of
 | 31/12/2014 | |
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---|---|--|---
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| | GROSS DI | RECT LONG | NET DIRECT PC |)SITIONS (gross e
 | exposures (long)
 | net of cash short | DIRE
 | CT SOVEREIGN EXPO | SURES IN DERIVATI | VES (1)
 | INDIRECT SOVE | REIGN EXPOSURES | 5 (3) (on and off | balance sheet)
 |
| | gross of | provisions) | | is a maturit
 | y matching)
 | unity where there | Derivatives with p
 | oositive fair value | Derivatives with | negative fair value
 | Derivatives with | positive fair value | Derivatives with
valu | h negative fair
ue
 |
| Country / Region | | of which: loans
and advances | | of which: AFS
banking book
 | of which: FVO
(designated at fair
value through
profit&loss)
banking book
 | of which: Financial
assets held for
trading
(2) | Notional value
 | Fair-value (+) | Notional value | Fair-value (-)
 | Notional value | Fair-value (+) | Notional value | Fair-value (-)
 |
| Austria | 0
84
43
0
185
122
113
546 | 0
0
0
0
0
0
0
0 | 0
85
-33
-178
-10
-13
71
-78 | 0
0
0
0
0
0
0
0
 | 0
43
0
0
0
0
43
 | 0
84
-75
-178
-10
-13
71
-121 | 0
 | 0 | 0 | 0
 | 0
-1
-2
-5
0
-8 | 0
0
1
1
0 | 0
-1
-2
-5
0
-8 | 0
0
0
-1
0
0
-1
 |
| Belgium | 37
27
78
121
153
69
25
510 | 0
0
0
0
0
0
0
0
0 | 23
27
-61
82
19
-108
-12
-30 | 0
0
0
0
0
0
0
0
 | 0
78
0
0
0
0
0
78
 | 23
27
-139
82
19
-108
-12
-108 | 0
 | 0 | 0 | 0
 | 5
0
0
-2
0
0
3 | 0
0
0
0
0
0
0
0 | 5
0
0
-2
0
0
3 | 0
0
0
0
0
0
0
0
 |
| Bulgaria | | 0 | |
 | 0
 | |
 | | 0 | 0
 | 0 | 0 | 0 | 0
 |
| Cyprus | | | |
 |
 | |
 | | |
 | | | | 0
 |
| Czech Republic | | | 0
0
0
21
0
0 | 0
0
0
21
0
0
 | 0
0
0
0
0
0
 | 0
0
0
0
0 |
 | | |
 | | | | 0
 |
| Denmark | 1.617
962
779
752
847
95
42 | 1.592
464
19
77
12
18
42 | 1.617
854
779
752
847
-112
-854 | 0
0
0
0
0
 | 0
139
141
0
0
0
 | 20
230
586
675
835
-130
-896 | 49
10
25
10
281
666
499
 | 4
0
2
1
23
52
121 | 60
114
522
0
350
460
0 | -1
-4
-24
0
-56
-84
0
 | 0
-20
4
-202
-298
-220
371 | 0
0
0
0
1
2 | 0
-20
4
-202
-298
-220
371 | 0
0
0
0
-1
-2
 |
| Estonia | 166
84
93
133
149
183 | 0
0
0
0
0 | 0
0
0
0
0
0 | 0
0
0
0
0
0
 | 0
0
0
0
0
0
 | 0
0
0
0
0 |
 | | |
 | 64
-81
-35
-15
8
-2
0 | 2
0
0
0
0
0
0
0 | 64
-81
-35
-15
8
-2
0 | -3
0
0
0
0
0
0
0
0
 |
| Finland | 294
150
48
726
595
65 | 219
15
47
23
49
89 | 294
142
-27
726
118
36 | 0
0
0
0
0
0
0
0
 | 0
128
1
244
0
168
 | 0
-4
-75
457
69
-223 | 7,855
582
558
38
709
1.594
 | 157
37
29
5
54
200 | 1,090
1,119
1,365
502
182
363 | -30
-154
-121
-29
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-33
-7
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59
0 | 1
0
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0
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0 | 0
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59
0 | -1
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0
0
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 |
| France | 175
622
235
103
286
453
103 | 0
0
0
0
0 | 69
456
113
47
198
51
7 |
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416
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| | Country / Region Austria Belgium Cyprus Czech Republic Czech Republic Estonia Finland Finland | GROSS DT
EXPOSURES
gross of
gross of Country / Region 0 Austria 0 Austria 0 Belgium 11 25 21 Belgium 25 Bulgaria 0 Cyprus 0 Czech Republic 0 20 21 1.617 9 9 0 21 1.617 9 0 21 1.617 9 0 1.617 9 9 1.617 9 1.617 9 1.617 9 1.617 9 1.617 9 1.617 9 1.617 9 1.617 9 1.617 9 1.617 9 1.617 9 1.617 9 1.617 9 1.617 9 1.616 | GROSS DIRECT LONG
EXPOSURES (accounting value
gross of provisions)
(1) Country / Region of which: Inans
and advances 0 0 4 0 4 0 4 0 10 0 4 0 11 0 12 0 131 0 141 0 152 0 131 0 132 0 133 0 133 0 133 0 133 0 133 0 134 0 135 0 133 0 140 0 1510 0 1510 0 1510 0 1510 0 1510 0 1510 0 1510 0 1510 0 1510 0 | GROSS DIRECT LONG
EXPOSIDRES (accounting value
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(1) NET DIRECT PC
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and advances of
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(1) of
(1) NET DIRECT PC
positions of sov
(1) Austria 0 0 0 0 0 Austria 0 0 0 0 0 546 0 -78 -718 -718 122 0 -718 -718 -718 237 0 23 -718 -718 1212 0 -718 -718 -718 135 0 131 0 -718 135 0 132 0 -718 135 0 -718 -718 -718 135 0 132 0 -718 -718 135 0 -718 -718 -718 -718 136 0 0 -718 -718 -718 137 0 0 0 <td>GROSS DIRECT LONG
EXPOSURES (accounting value
gross of provisions)
(1) NET DIRECT POSITIONS (gross of
provisions)
(1) Country / Region of which: loans
and advances of which: loans
and advances of which: AFS
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0</td> <td>GROSS DIRECT LONG
EXPOSIDES (accounting value
gross of provisions)
(1) NET DIRECT POSITIONS (gross exposures (ong)
positions of sovereign debt to other counterpaties
is a maturity matching)
(1) Country / Region of which: loans
and advances of which: cons
and advances of which: soft
and solvences of which: FVO
(designated at find)
profibiosci
banking book Austria 0 0 0 0 0 Austria 0 0 0 0 0 Bailing book 0 0 0 0 0 Bailing book 0 0 0 0 0 0 Bailing book 0 0 0 0 0 0 0 Bailing book 0</td> <td>GROSS DIRECT LONG
DEVOLUES (accounting value
gross of provisions)
(1) NET DIRECT POSITIONS (gross exposures (ong)) net of cash short
pasitions of sovereign dalet to other counterpaties only where there
is a maturity matching)
(1) Country / Region of which form
and advances Austria 0 <td< td=""><td>Country / Region Country / Region Offee to the counterpates only where there is a maturity matching) Other counterpates only where there is a maturity matching) Diffee to the counterpates only where there is a maturity matching) Country / Region of which lears
and advances of advances</td><td>Country / Region Country / Region NET DIRECT POSTIDUES (grass supports) ((un)) net of call stort
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EXPOSURES (accounting value
gross of provisions)
(1) NET DIRECT POSITIONS (gross of
provisions)
(1) Country / Region of which: loans
and advances of which: loans
and advances of which: AFS
banking book Austria 0
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EXPOSIDES (accounting value
gross of provisions)
(1) NET DIRECT POSITIONS (gross exposures (ong)
positions of sovereign debt to other counterpaties
is a maturity matching)
(1) Country / Region of which: loans
and advances of which: cons
and advances of which: soft
and solvences of which: FVO
(designated at find)
profibiosci
banking book Austria 0 0 0 0 0 Austria 0 0 0 0 0 Bailing book 0 0 0 0 0 Bailing book 0 0 0 0 0 0 Bailing book 0 0 0 0 0 0 0 Bailing book 0 | GROSS DIRECT LONG
DEVOLUES (accounting value
gross of provisions)
(1) NET DIRECT POSITIONS (gross exposures (ong)) net of cash short
pasitions of sovereign dalet to other counterpaties only where there
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(1) Country / Region of which form
and advances Austria 0 <td< td=""><td>Country / Region Country / Region Offee to the counterpates only where there is a maturity matching) Other counterpates only where there is a maturity matching) Diffee to the counterpates only where there is a maturity matching) Country / Region of which lears
and advances of advances</td><td>Country / Region Country / Region NET DIRECT POSTIDUES (grass supports) ((un)) net of call stort
pote of provides)
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setuping of all stort
(1) Country / Region of eldicit.tron
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EBA EUROPEAN BANKING AUTHORITY

Sovereign Exposure

	(mln EUR)							As of	31/12/2014						
			RECT LONG accounting value	NET DIRECT PC	OSITIONS (gross e ereign debt to oth	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Germany	396 1.198 1,204 52 518 1,343 1,080 5,791	56 0 0 0 0 0 0 56	37 708 595 -305 -387 282 374 1,305	0 0 0 0 0 0 0	192 1.070 725 0 0 0 0 1,987	-211 -362 -131 -305 -387 282 374 -739	63 766 288 166 839 165 514 2,801	1 5 9 17 51 18 124 224	1.514 735 275 57 978 254 427 4 ,239	-73 -22 -10 -3 -32 -17 -141 -299	0 -96 204 -1 -196 -1 -3 - 93	0 0 0 0 0 0 1	0 -96 204 -1 -196 -1 -3 - 93	-317 0 0 0 0 0 0 -317
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia	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	Greece	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	Hungary														
Total [0.3M] [3M] - 1Y[[1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Ireland	0 0 0 32 275 1,277 44 1,628	0 0 0 0 0 0 0 0	0 -35 0 -253 32 275 808 -165 662	0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 -35 0 -253 32 275 808 -165 662	0 6 323 1,210 321 0 3,135 4,995	0 1 26 55 19 0 209 0 310	0 29 33 269 23 86 577 1,017	0 -2 -3 -20 -2 -10 -96 0 -132	0 0 0 -60 190 -20 110	0 0 0 0 3 0 3	0 0 0 -60 190 -20 110	0 0 0 0 -2 0
1003M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Italy	23 242 256 161 282 443 169 1,576	0 0 0 0 0 0 0 0 0	-31 109 231 49 148 -37 65 536	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	-31 109 231 49 148 -37 65 536	4,555	0	0	-132	-2 63 -23 9 177 -143 29 110	4 0 0 1 1 0 6	110 63 -23 9 177 -143 29 112	-5 0 0 -1 -1 -1 0 -7
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latvia	-,	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	Lithuania	0	0			0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y + 10Y [[10Y - more Total	Luxembourg	0 53 0 70 0 0 7 0 129	0 0 0 0 0 0 0 0 0 0	0 53 0 70 0 0 7 0 129	0 0 0 0 0 0 0 0 0 0	0 0 60 0 0 0 0 0	0 53 0 10 0 0 7 0 69	0	0	0	0	0	0	0	0



Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG	NET DIRECT PO	OSITIONS (gross e	exposures (long)	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p			is a maturit	y matching) 1)	only where there	Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Malta	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	Netherlands	52 299 142 129 78 434 10 1,144	0 0 0 0 0 0 0 0 0	50 299 -2 36 -140 361 -25 579	0 0 0 0 0 0 0 0 0	0 0 27 51 26 0 0 0	50 299 -29 -15 -166 361 -25 476	0	0	0	0	0 0 -1 -3 0 3	0 0 0 0 0 0 0 0 0	0 0 -1 -3 0 3	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 13 0 4 0 18	0 0 0 0 0 0 0 0	0 0 13 0 4 0 18	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 13 0 4 0 18	0	0	0	0	0	0	0	0
I 0 3M [I 3M - 1Y [1Y - 2Y [I 2Y - 3Y [3Y - 5Y [[3Y - 5Y [5Y - 10Y [[30Y - more Total	Portugal	8 21 38 11 42 17 126 264	0 0 0 0 0 0 0	4 11 38 11 42 -147 107 56			4 11 38 11 42 -147 107 66	0	0	0	0	40 10 -15 0 -2 -83 -3 -53		40 0 0 -2 -83 -3 -48	0 0 0 0 0 0 0 0 0
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [3Y - 10Y] [10Y - more Total	Romania	204	0	0	0	0	0	0	0	0	0		0	-46	0
10041 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Slovakia	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] [J0Y-more	Slovenia	-											_		
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Spain	0 -142 -11 45 38 -67 229 <u>31</u>	0 0 0 0 0 0 0	0 -142 -11 45 38 -67 229 31	0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	0 -142 -11 45 38 -67 229 31 123	0	0	0	0	0	0	0	0
Total [0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y[[3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	123 2.163 542 1,127 269 313 1,050 175 5,638	0 1.816 9 12 18 3 1 0 1,859	123 2.154 446 1,127 269 -53 832 164 4,938	0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	123 334 384 957 207 -214 831 153 2,651	0 130 219 2,181 613 744 1,683 192 5,762	0 3 120 14 54 137 54 384	0 624 2.375 1,215 1,578 2,984 1,583 0 10,359	0 -41 -49 -103 -187 -351 -158 0 -889	0 15 69 0 168 295 -44 -185 318	0 54 0 0 0 0 2 56	0 69 0 168 295 -44 -185 303	0 -42 0 0 0 0 0 -2 -44



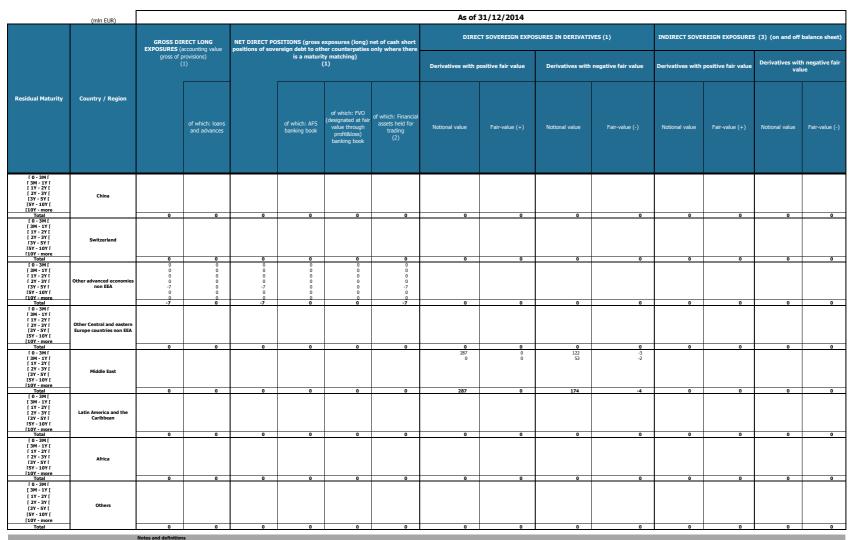
Sovereign Exposure

	(min EUR)							As of	31/12/2014						
			RECT LONG accounting value				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	'ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of	provisions) (1)		is a maturit	y matching) 1)		Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	United Kingdom	473 36 1 0 700 269 410 1,890	464 3 1 0 5 0 0 473	473 36 -812 -461 653 185 16 91	0 0 0 0 0 0	0 0 0 0 0 0	0 33 -813 -461 648 185 14 -393	0	0	0	0	0	0 0 0 0 0 0 0	0	-1 0 0 0 0 0 0 -1
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	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	Liechtenstein	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	Norway	566 376 128 278 15 130 0	420 0 1 0 0 0 0	566 366 128 278 -3 -14 0		000000000000000000000000000000000000000	145 366 128 278 -3 -15 0	28 75 253 339 326 664 154	0 1 12 24 33 79 35	304 199 503 640 1,338 1,205 48	-11 -6 -31 -61 -178 -187 -17	12 2 -238 0 195 0		12 2 -238 -90 195 0	0 0 0 0 0 0 0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Australia	1,494	421	1,322			900	1,839	184	4,237	-492	-29	1	-119	U
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [0Y-more Total	Canada	0 0 1 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 1 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 1 0 0 0 0 0	0	0	0	0	0 0 0 0 0 0 20 20	0 0 0 0 0 0 0 0 0 0	0 0 0 0 -50 -50	0 0 0 0 0 0 0 0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hong Kong			-	0			0			0		0	0	0
100al [0 - 3M [[3M - 1Y [[1Y - 2Y [[3Y - 5Y [[3Y - 5Y [[10Y - more Total	Japan	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	U.S.	0 0 0 0 334 0 334	0 0 0 0 0 0 0 0	0 0 0 0 334 0 334	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 0 0 334 0 334	0	0	0	0	0	0 15 0 0 0 0 0 0 0 15	0	0 -11 0 0 0 0 0 0 -11



Sovereign Exposure

Danske Bank



Notes and definitions
(1) The exocurse reported cover only exocurse to central, regional and local governments on immediate borrower basis, and do not include exocurses to other counterparts with full or partial government quarantees
(2) The tanks disclose the exocurse in the "Financial assets held for tradind" portfolio after offsetting the cash into toxistons having the same maturities.
(3) The exocurser reported node the positions trading the regional and or a cocuriting dassification of the positions having the tanks disclose the exocurse in the "Financial assets held for tradind" portfolio after offsetting the cash into toxistons having the same maturities.
(3) The exocurser reported node the positions trading the reporting node that the societ on government substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments
the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereign) with full or partial government guarantees by central, regional and local governments





	(mln EUR)							As of 3	30/06/2015						
			RECT LONG accounting value	NET DIRECT PC	SITIONS (gross e ereign debt to oth	xposures (long) er counterpaties	net of cash short only where there	DIREC	T SOVEREIGN EXPO	SURES IN DERIVATI	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) 1)		is a maturit	y matching) 1)	·	Derivatives with p	ositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	th negative fair lue
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Austria	0 160 1 1 23 5 190	0 0 0 0 0 0 0 0	0 160 -20 16 2 158		0 0 42 0 0 0 0 42	0 0 118 0 -20 16 2 116	0	0	0	0	0 0 0 2 -5 -3	1	0 0 0 -1 -5 -6	-1
I 0 - 3M I I 3M - 1Y I I 1Y - 2Y I I 2Y - 3Y I [3Y - 5Y I [5Y - 10Y I [10Y - more Total	Belgium	200 82 49 2 0 150 0 283	0 0 0 0 0 0 0 0	200 82 49 2 0 150 -3 280	0 0 0 0 0 0 0	0 77 0 0 59 0 135	0 5 49 2 0 91 -3 145	0	0	0	0	0 0 0 0 1 2 3	0	0 0 0 0 3 -4 -1	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Bulgaria	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	Cyprus	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10tal [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic	0 0 21 0 0 0 21	0 0 0 0 0 0	0 0 21 0 0	0 0 21 0 0 0 21		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	Denmark	1.647 579 240 11 733 826 216	0 1.637 414 72 11 18 153 103	21 1.643 468 132 -83 733 768 157 0 000		0 136 139 0 0 0 0 0 276	0 -4 -103 -107 -94 313 615 54 674	183 33 20 85 388 458 487	0 6 1 9 26 33 99	96 54 468 0 600 310 56 1,584	0 -2 -31 0 -79 -51 -3 -168	0 -500 70 90 801 722 -1,462	0 0 1 6 7	0 1.000 20 5 -400 -510 1,150	0 -1 -4 -5
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more]]]]]]]]]]]]]]]]]]]	Estonia	4,253 1 130 174 71 512 465 227 1,579	2,408 0 0 0 0 0 0 0 0 0	3,818 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0	6/4 0 0 0 0 0 0 0	1,654	0	1,584	-168	-279 5 80 -31 8 -16 237 -58 225	0 1 2 1 4	1,265 -1 -67 -35 1 27 -25 -93 -193	0 0 -1 -3
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Finland	1,579 516 19 139 193 172 460 267 1,767	0 342 17 49 30 97 172 60 767	0 516 -16 139 171 117 384 249 1,561		0 125 1 78 163 35 269 0 672	0 16 -35 13 -23 -15 -68 -3 -115	0 4,935 755 503 636 604 1.936 417 9,784	0 49 8 22 10 47 192 63 391	0 3,723 1,987 627 631 544 849 506 8.866	0 -44 -436 -18 -30 -26 -25 -14 -593	225 0 0 -26 38 36 0 48	4 1 0	-193 0 0 13 -16 -42 -1 -46	-3 0 0
107a1 [0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	France	1,767 129 99 42 110 235 325 65 1,005	0 0 0 0 2 0 2	1,561 77 -6 -98 -148 199 224 25 224 25 272	0 0 0 0 0 0 0 0	672 0 40 0 0 94 0 134	-115 77 -46 -98 -148 199 129 25 138	9,784	391	8,866	-593	-4 -204 0 10 39 74 9 - 76	0 0 0 0	-46 2 98 -10 0 -18 -52 -12 8	0 0 0 -1



	(min EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (i	RECT LONG accounting value	NET DIRECT PC positions of sov)SITIONS (gross e ereign debt to oth	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p	provisions) (1)		is a maturit	ty matching) (1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	h negative fair ue
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	Germany	1.704 1.295 45 249 491 230 508 4,521	25 0 0 0 0 0 0 25	1.661 726 -530 -51 -126 -956 160 883	0 0 0 0 0 0 0	701 804 0 162 55 0 1,722	28 -79 -530 -51 -288 -1,011 <u>160</u> -1,771	250 928 273 670 299 278 464 3,162	13 2 29 25 12 76 170	362 228 111 679 528 260 335 2,504	-23 -4 -12 -31 -5 -16 -87 -178	1 200 -111 -34 296 109 -71 390	109 0 1 0 110	-1 -100 73 16 -182 -96 27 -263	-110 0 0 0 -110
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Greece				0					0	0			0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Hungary	0	0	0		0	0	0	0		-	0	0		
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Ireland	0 13 0 -228 469 223 39 516	0 0 0 0 0 0 0 0	0 13 -44 0 -228 241 39 4 25	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 13 -44 0 -228 241 39 4 25	0 295 152 1,200 302 530 2,458 4,938	0 46 19 51 20 6 174 316	0 14 64 61 35 86 359 619	0 -2 -10 -8 -1 -20 -23 -64	0 0 -8 -51 -9 4 -64	0	0 0 4 53 8 -4 61	0 -1 -1
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Italy	13 30 170 177 52 298 267 1,006	0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0	1 -55 61 103 -227 -10 -45 -171	0	0	0	0	0 0 63 36 -1 430 55 55 583	0 2 0 3	0 0 31 -14 41 -376 -81 -399	-4 -1 0 -5
[0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Latvia	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	Lithuania	0	0		0	0	0	0	0	0	0		0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-107] [10Y-more Total	Luxembourg	0 0 70 33 0 0 0 0 103	0 0 0 0 0 0 0 0 0 0	0 0 70 33 0 0 0 0 0	0 0 0 0 0 0 0 0	0 0 60 33 0 0 0 0 93	0 0 10 0 0 0 0 10	0	0	0	0	0	0	0	



	(mln EUR)							As of	30/06/2015						
		GROSS DI EXPOSURES (a gross of p	accounting value				net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES		
			1)			(1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives with valu	
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Malta	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	Netherlands	62 1 83 47 13 50 25 281	0 0 0 0 0 0 0 0 0	62 1 -30 46 -1 47 22 146	0 0 0 0 0 0 0 0 0 0	0 0 77 26 13 0 0 116	62 1 -107 20 -15 47 22 30	0	0	0	0	0 0 -8 -10 -2 0 0 - 20	0	0 0 5 -3 0 2	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Poland	0 6 8 0 4 0 18	0 0 0 0 0 0 0	0 6 8 0 4 0 18	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	0 6 8 0 4 0 18	0	0	0	0	0	0	0	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Portugal	3 1 7 13 3 144 4 175	0 0 0 0 0 0 0 0	3 -3 7 -32 -17 94 0 51	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	3 -3 7 -32 -17 94 0 51	0	0	0	0	0 0 0 0 0 -3 -3	0	0 -1 0 0 0 0 2	0
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Romania														•
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Slovakia	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	Slovenia	0			0	0	0	0		0	0	0	U	0	0
Total [0 - 3M] [3M] - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more Total	Spain	0 -126 -173 261 -274 167 24 -121	0 0 0 0 0 0 0 0	0 -126 -173 261 -274 167 24 -121	0 0 0 0 0 0 0 0 0		0 -126 -173 261 -274 167 24 -121	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Sweden	-121 1.608 780 136 457 253 658 256 4,149	0 893 33 15 18 5 1 0 965	-121 1.592 771 -263 457 -57 -316 182 2,365	0 0 0 0 0 0 0 0 0 0	0 0 0 0 8 0 0 8	-121 699 684 -386 268 -178 -317 180 949	0 556 149 3,023 758 995 1,994 194 7,668	0 3 1 229 22 63 148 48 514	0 312 1.182 2,492 1,351 2,746 949 7 9,040	0 -3 -63 -172 -166 -330 -104 0 -838	0 -316 0 -935 -1,542 5 -1,051 147 -3,692	0 58 0 0 58	0 151 0 1,879 442 -2 1,106 -250 3,326	0 -68 0 - 69



	(mln EUR)							As of	30/06/2015						
		EXPOSURES (RECT LONG accounting value	NET DIRECT PC positions of sov		er counterpaties	net of cash short only where there .	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATI	VES (1)	INDIRECT SOVE	REIGN EXPOSURES	5 (3) (on and off	balance sheet)
			provisions) [1]		is a maturit (y matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	th negative fair lue
Residual Maturity	Country / Region		of which: loans and advances		of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom	586 72 1 159 1,122 501 2,441	356 2 1 1 4 0 0 364	586 72 -1,171 -930 -89 497 27 -1,009	0 0 0 0 0 0 0	0 0 0 0 0 0	227 70 -1,172 -931 -93 497 24 -1,379	0	0	0	0	0 0 0 0 3 3	1	0 0 0 0 -2 -2	-4 0 -4
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Iceland	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	Liechtenstein	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	Norway	401 127 233 102 143 67 1	385 0 0 0 0 1 0	401 38 212 102 114 45 1		0 0 0 0 0 0	16 38 212 102 44 44 1	0 156 304 298 355 635 635 62	0 3 12 21 27 63 20	0 318 532 870 1,291 1,240 49	0 -10 -35 -87 -153 -116 -14	638 2.987 -163 0 -110 -473 0	0	331 -2.592 82 0 0 -8 0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Australia	1,075 0 0 0 0 0 0 0 0	386 0 0 0 0 0 0 0 0 0 0	914 0 0 0 -15 0 -15 0 -15	0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0	458 0 0 0 -15 0 0 -15	1,810	0	4,301	-415	2,879	0	-2,187	0
[0-3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [SY - 10Y] [10Y - more Total	Canada	0 0 -147 0 -3 2 -147	0 0 0 0 0 0 0 0 0	-13 0 0 -147 0 -3 2 -147		0 0 0 0 0 0 0 0 0	-143 0 0 -147 0 -3 2 -147	0	0	0	0	0	0	0	0
[0 - 3M [[3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Hong Kong	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	Japan														
Total [0.3M] [3M] - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y] [10Y - more Total	U.S.	0 0 1 0 89 177 0 267	0 0 0 0 0 0 0 0 0 0 0	0 0 1 0 89 177 0 267	0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0	0 0 1 0 89 177 0 267	0	0	0	0	0 5 0 0 0 0 0 0 5	0 25 25	0 -5 0 0 0 0 0 0 -5	-27 -27



	(mln EUR)							As of	30/06/2015						
			RECT LONG accounting value	NET DIRECT PC positions of sov	OSITIONS (gross o	exposures (long) her counterpaties	net of cash short only where there	DIRE	CT SOVEREIGN EXPO	SURES IN DERIVATIV	/ES (1)	INDIRECT SOVE	REIGN EXPOSURES	6 (3) (on and off	balance sheet)
		gross of p			is a maturi	ty matching) 1)		Derivatives with p	oositive fair value	Derivatives with	negative fair value	Derivatives with	positive fair value	Derivatives wit val	
Residual Maturity	Country / Region		of which: loans and advances	-	of which: AFS banking book	of which: FVO (designated at fair value through profit&loss) banking book	of which: Financial assets held for trading (2)	Notional value	Fair-value (+)	Notional value	Fair-value (-)	Notional value	Fair-value (+)	Notional value	Fair-value (-)
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y] [5Y - 10Y [[10Y - more Total	Switzerland	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	Other advanced economies non EEA	0 0 4 7 0		0 0 4 0 0 0 0	0 0 0 0 0 0		0 0 4 0 0 0 0	0	0		0	0	0		0
Total [0 - 3M [[3M - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Other Central and eastern Europe countries non EEA	11								0				0	
Total [0 - 3M [[1Y - 1Y [[1Y - 2Y [[2Y - 3Y [[3Y - 5Y [[5Y - 10Y [[10Y - more	Middle East	0	0	0	0	0	0	0 151 40	0 2	0 116 61	0 0 -4	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean	0	0	0	0	0	0	191	2	177	-4	0	0	0	0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total [0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Others	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0

 Notes and definitions

 (1) The exposures recorded over only exposures to certral, regional and local governments on immediate borrower basis, and do not include exposures to other counterparts with full or partial government guarantees

 (2) The basis discose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

 (3) The exposures reported include the positions towerds counterparts (chief than sovereign) on sovereign credit risk (LCDS, financial quarantees) fooded in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting desclification of the positions the exposures to basis (chief than sovereign) with full or partial government guarantees by certification and local governments.



Information on performing and non-performing exposures

Danske Bank

				As of 31	/12/2014						As of 30	0/06/2015		
		Gross carrying	amount		Accumulated impair changes in fair valu provisions	ment, accumulated e due to credit risk and			Gross carrying	amount		Accumulated impair changes in fair value provisions ⁴	ment, accumulated e due to credit risk and	
		Of which performing but past due >30	Of which nor	-performing ¹	On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30	Of which no	n-performing ¹	On performing	On non-performing	Collaterals and financial guarantees received on non- performing exposures
(min EUR, %)		days and <=90 days		Of which: defaulted	exposures ²	exposures ³			days and <=90 days		Of which: defaulted	exposures ²	exposures ³	
Debt securities (including at amortised cost and fair value)	31,318	0	0	0	0	0	0	43,441	0	0	0	0	0	0
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	10,082	0	0	0	0	0	0	11,792	0	0	0	0	0	0
Credit institutions	20,751	0	0	0	0	0	0	30,970	0	0	0	0	0	0
Other financial corporations	485	0	0	0	0	0	0	610	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	69	0	0	0	0	0	0
Loans and advances(including at amortised cost and fair value)	266,439	313	10,719	6,424	618	4,819	5,474	273,972	212	8,731	5,089	749	4,051	5,089
Central banks	1,173	0	0	0	0	0	0	12,669	0	0	0	0	0	0
General governments	7,345	1	16	13	0	8	7	7,332	0	10	7	0	6	6
Credit institutions	11,806	0	11	1	0	7	2	10,152	0	15	9	1	6	3
Other financial corporations	36,052	2	370	207	0	122	33	26,843	2	227	87	3	97	22
Non-financial corporations	86,831	109	5,357	3,227	332	2,789	2,384	90,657	107	4,158	2,549	304	2,160	2,140
Households	123,232	201	4,965	2,976	286	1,893	3,047	126,318	102	4,319	2,437	440	1,784	2,919
DEBT INSTRUMENTS other than HFT	297,757	313	10,719	6,424	618	4,819	5,474	317,413	212	8,731	5,089	749	4,051	5,089
OFF-BALANCE SHEET EXPOSURES	84,889		78	78	67	0	0	92,383		135	135	77	0	0

¹ For the definition of non-performing exposures please refer to COMMISSION IMPLEMENTING REGULATION (EU) 2015/227 of 9 January 2015, ANNEX V, Part 2-Template related instructions, subtitle 29

² Institutions report here collective allowances for incurred but not reported losses (instruments at amortised cost) and changes in fair value of performing exposures due to credit risk and provisions (instruments at fair value other than HFT)

³ Institutions report here specific allowances for financial assets, individually and collectively estimated (instruments at amortised cost) and changes in fair value of NPE due to credit risk and provisions (instruments at fair value other than HFT)



Forborne Exposures

Danske Bank

	As of 31/12/2014				As of 30/06/2015					
	Gross carrying amount of exposures with forbearance measures				Collateral and financial	Gross carrying amount of exposures with forbearance measures				Collateral and financial
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures	guarantees received on exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- exposures with	guarantees received on exposures with forbearance measures
(min EUR, %) Debt securities (including at amortised cost and fair value)	0	0	0	0	0				0	
Central banks	U	0	0	0	0	U	U	U	U	U
	0	U	0	0	U	U	U	0	0	0
General governments	0	0		0	0	0	0	0	0	ů
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)	3,449	2,930	2,289	1,672	1,490	3,549	2,935	1,511	1,511	1,859
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	7	6	5	5	1	3	3	2	2	1
Credit institutions	0	0	0	0	0	1	1	1	1	0
Other financial corporations	163	163	57	57	6	151	148	57	57	8
Non-financial corporations	1,940	1,756	1,400	1,068	811	1,993	1,687	896	896	1,090
Households	1,339	1,005	827	541	672	1,401	1,097	556	556	761
DEBT INSTRUMENTS other than HFT	3,449	2,930	2,289	1,672	1,490	3,549	2,935	1,511	1,511	1,859
Loan commitments given	138	24	0	0	0	99	27	0	0	0

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



Leverage ratio

	(mln EUR, %)	As of 31/12/2014	As of 30/06/2015	Disclosure Template Code	REGULATION		
A	Tier 1 capital	19,461	19,725	LRCom {20}			
в	Total leverage ratio exposures	478,664	465,843	LRCom {21}	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR		
с	Leverage ratio	4.07%	4.23%	A/B			



Information on collaterals: Mortgage loans

Danske Bank

	As of 31/12	2/2014	As of 30/06/2015 Mortgage loans [Loans collateralized by immovable property]			
	Mortgage I [Loans collateralized by ir					
(mln EUR, %)	Carrying amount	Maximum amount of the collateral that can be considered ¹	Carrying amount	Maximum amount of the collateral that can be considered ¹		
Loans and advances	156,950	59,574	162,740	62,897		
of which: Other financial corporations	914	196	913	193		
of which: Non-financial corporations	44,781	12,933	47,768	14,229		
of which: Households	109,910	46,445	112,673	48,475		

¹This column includes information only on immovable property collaterals. In accordance with the ITS on supervisory reporting, the sum of the amounts of the collateral shall not exceed the carrying amount of the related loan.