



## 2019 EU-wide Transparency Exercise

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

## 2019 EU-wide Transparency Exercise

### Key Metrics

Danske Bank A/S

(mln EUR, %)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	CORE CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	16,218	16,984	16,927	16,987	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	16,004	16,778	16,743	16,805	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	19,382	20,155	20,123	20,167	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	19,168	19,948	19,939	19,985	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	20,682	21,382	22,098	21,675	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20,468	21,175	21,914	21,493	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
<b>Risk-weighted assets (amounts)</b>						
Total risk-weighted assets	99,008	100,184	101,587	102,082	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	98,897	100,108	101,534	102,031	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.38%	16.95%	16.66%	16.64%	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	16.18%	16.76%	16.49%	16.47%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.58%	20.12%	19.81%	19.76%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.38%	19.93%	19.64%	19.59%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	20.89%	21.34%	21.75%	21.23%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.70%	21.15%	21.58%	21.06%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
<b>Leverage ratio</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	454,422	439,056	447,237	455,512	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.27%	4.59%	4.50%	4.43%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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### Leverage ratio

Danske Bank A/S

(min EUR, %)		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	19,382	20,155	20,123	20,167	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	19,168	19,948	19,939	19,985	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	454,422	439,056	447,237	455,512	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	454,208	438,849	447,053	455,330	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.3%	4.6%	4.5%	4.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.2%	4.6%	4.5%	4.4%	C 47.00 (r330,c010)	

**2019 EU-wide Transparency Exercise**  
Capital

Danske Bank A/S

		(mln EUR, %)						
		As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	<b>OWN FUNDS</b>	<b>20,662</b>	<b>21,362</b>	<b>22,098</b>	<b>21,675</b>	C 01.00 (010,010)	Articles 4(1)(b) and 72 of CRR
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>16,218</b>	<b>16,984</b>	<b>16,927</b>	<b>16,987</b>	C 01.00 (010,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	764	1,170	1,185	1,129	C 01.00 (010,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	17,553	17,767	17,911	18,247	C 01.00 (130,010)	Articles 36(1) point (c), 36(2) and 36(1) point (a) and (c) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (140,010)	Articles 4(1)(b), 36(1) point (f) and 36(1) point (i) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (200,010)	Articles 4(1)(f) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (210,010)	Articles 4(1)(f), 36(1) point (f) and 36(1) point (i) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (230,010)	Article 49 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-149	-152	-137	-147	C 01.00 (250,010)	Articles 32 to 35 of and 36(1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-950	-973	-929	-930	C 01.00 (300,010) + C 01.00 (340,010)	Articles 4(1)(f), 36(1) point (b) and 37 of CRR, Articles 4(1)(f), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-41	-44	-34	-29	C 01.00 (370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRR shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (380,010)	Articles 36(1) point (c), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-217	-170	-182	-217	C 01.00 (390,010)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (400,010)	Articles 4(1)(b), 36(1) point (a) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-30	-19	-19	-19	C 01.00 (460,010) + C 01.00 (460,010) + C 01.00 (470,010) + C 01.00 (470,010) + C 01.00 (470,010)	Articles 4(3), 36(1) point (a) (i) and 89 to 91 of CRR, Articles 36(1) point (a) (i), 24(3) point (b), 24(3) point (b) and 24(3) point (b) of CRR, Articles 36(1) point (a) (i), and 37(2) of CRR, Articles 36(1) point (a) (iv) and 153(b) of CRR and Articles 36(1) point (a) (i) and 153(c) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	-30	-19	-19	-19	C 01.00 (460,010)	Articles 36(1) point (a) (i), 24(3) point (b), 24(3) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	0	0	C 01.00 (480,010)	Articles 4(2)(f), 36(1) point (b), 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (490,010)	Articles 36(1) point (c) and 38; Articles 40(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (500,010)	Articles 4(2)(f), 36(1) point (b), 43, 45, 47, 48(1) point (b), 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (510,010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (520,010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-926	-802	-1,053	-1,230	C 01.00 (520,010)	-
A.1.21	Transitional adjustments	214	207	184	182	0A (1.1.1.6 + 1.1.1.8 + 1.1.1.20)	-	
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (220,010)	Articles 48(1) to (3), and 484 to 487 of CRR	
A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (240,010)	Articles 478 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	214	207	184	182	C 01.00 (520,010)	Articles 489 to 472, 478 and 481 of CRR	
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>3,164</b>	<b>3,171</b>	<b>3,196</b>	<b>3,180</b>	C 01.00 (530,010)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	3,164	3,171	3,196	3,180	C 01.00 (540,010) + C 01.00 (600,010)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (570,010)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (600,010) + C 01.00 (700,010) + C 01.00 (710,010) + C 01.00 (740,010) + C 01.00 (740,010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (660,010) + C 01.00 (660,010) + C 01.00 (730,010)		
A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>19,382</b>	<b>20,155</b>	<b>20,123</b>	<b>20,167</b>	C 01.00 (610,010)	Article 25 of CRR	
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>1,300</b>	<b>1,227</b>	<b>1,975</b>	<b>1,508</b>	C 01.00 (770,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	1,300	1,227	1,975	1,508	C 01.00 (790,010) + C 01.00 (800,010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (900,010) + C 01.00 (920,010) + C 01.00 (930,010) + C 01.00 (940,010) + C 01.00 (950,010) + C 01.00 (960,010) + C 01.00 (970,010) + C 01.00 (970,010)		
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (880,010) + C 01.00 (900,010) + C 01.00 (960,010)		
OWN FUNDS REQUIREMENTS	B	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>99,008</b>	<b>100,184</b>	<b>101,587</b>	<b>102,282</b>	C 01.00 (670,010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	111	76	53	51	C 01.00 (680,040)	
CAPITAL RATIOS (%) Transitional period	C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>16.38%</b>	<b>16.95%</b>	<b>16.66%</b>	<b>16.64%</b>	CA3 (1)	-
	C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>19.58%</b>	<b>20.12%</b>	<b>19.81%</b>	<b>19.76%</b>	CA3 (3)	-
	C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>20.89%</b>	<b>21.34%</b>	<b>21.75%</b>	<b>21.23%</b>	CA3 (5)	-
CET1 Capital Fully loaded	D	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>16,004</b>	<b>16,778</b>	<b>16,743</b>	<b>16,805</b>	[A.1 + A.1.13 - A.1.21 + MIN(A.2 + A.1.13 - A.2.2 - A.2.4 - MIN(A.4 + A.2.3 - A.2.4), 0)]	-
CET1 RATIO (%) Fully loaded <sup>1</sup>	E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>16.18%</b>	<b>16.76%</b>	<b>16.49%</b>	<b>16.47%</b>	[D.1] / [B - B.1]	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	214	207	184	182	C 01.00 (440,010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (440,010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (440,010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	111	76	53	51	C 01.00 (440,040)	

(1) The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reports. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in the calculation. Fully loaded CET1 capital ratio estimation is based on the formula stated in column "COREP CODE" - please note that this might lead to differences to fully loaded CET1 capital ratios published by the participating banks e.g. in their Pillar 3 disclosure

## 2019 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Danske Bank A/S

	RWAs				COREP CODE
	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019	
(mln EUR, %)					
Credit risk (excluding CCR and Securitisations)	79,819	78,788	80,453	80,108	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R220, c010) + C 02.00 (R430, c010)] - C 02.00 (R460, c010)
Of which the standardised approach	16,142	16,293	16,662	16,225	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	4,002	3,971	3,933	3,981	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	58,119	56,818	58,083	57,999	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA)	4,056	4,219	4,030	4,425	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)
Credit valuation adjustment - CVA	642	628	709	622	C 02.00 (R640, c010)
Settlement risk	1	17	7	0	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	59	57	59	53	C 02.00 (R770, c010) + C 02.00 (R220, c010) + C 02.00 (R430, c010)
Position, foreign exchange and commodities risks (Market risk)	4,232	4,095	3,929	4,455	Q3 2018: C 02.00 (R520, c010) from Q4 2018: C 02.00 (R520, c010) + C 02.00 (R910, c010)
Of which the standardised approach	65	55	40	52	C 02.00 (R530, c010)
Of which IMA	4,167	4,040	3,889	4,404	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	Q3 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5 from Q4 2018: C 19.00_010_610*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	10,199	10,494	10,496	10,499	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	10,199	10,494	10,496	10,499	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	0	1,888	1,903	1,920	Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) from Q4 2018: Q3 2018: C 02.00 (R630, c010) + C 02.00 (R690, c010) - C 02.00 (R770, c010) - C 02.00 (R910, c010)
Total	99,008	100,184	101,587	102,082	

## 2019 EU-wide Transparency Exercise

P&L  
Danske Bank A/S

(mln EUR)	As of 30/09/2018	As of 31/12/2018	As of 31/03/2019	As of 30/06/2019
Interest income	5,157	6,829	1,799	3,391
Of which debt securities income	310	263	58	142
Of which loans and advances income	4,000	5,441	1,392	2,695
Interest expenses	2,653	3,508	1,029	1,859
(Of which deposits expenses)	726	898	291	497
(Of which debt securities issued expenses)	1,608	2,135	562	1,153
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	10	13	34	58
Net Fee and commission income	1,169	1,569	364	721
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	390	519	144	221
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-33	-43	-14	-36
Gains or (-) losses from hedge accounting, net	-1	0	0	0
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income/(expenses)	393	523	137	287
<b>TOTAL OPERATING INCOME, NET</b>	<b>4,432</b>	<b>5,902</b>	<b>1,433</b>	<b>2,783</b>
(Administrative expenses)	2,295	3,033	703	1,455
(Depreciation)	401	562	176	371
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	20	-15	-12	9
(Commitments and guarantees given)	20	-15	-12	9
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1)</sup>	0	0	0	0
Of which restructuring <sup>2)</sup>	0	0	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)	-90	-63	76	65
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-90	-63	76	65
(Impairment or (-) reversal of impairment of investments in subsidiaries, 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 subsidiaries, joint ventures and associates	141	167	37	268
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,947</b>	<b>2,552</b>	<b>525</b>	<b>1,150</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,512</b>	<b>1,967</b>	<b>400</b>	<b>941</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,512</b>	<b>1,967</b>	<b>400</b>	<b>941</b>
Of which attributable to owners of the parent	1,512	1,967	400	941

<sup>1)</sup> Information available only as of end of the year

<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."

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Total Assets: fair value and impairment distribution

Danske Bank A/S

ASSETS:	As of 30/09/2018					As of 31/12/2018				As of 31/03/2019				As of 30/06/2019				References
	Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy				
		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		Level 1	Level 2	Level 3		
Cash, cash balances at central banks and other demand deposits	27,700				11,600				17,576				19,156				IAS 1.54 (f)	
Financial assets held for trading	57,735	25,317	31,918	500	54,732	21,469	32,870	393	62,162	25,835	36,113	214	71,166	29,469	41,560	137	IFRS 7.8(a)(i); IFRS 9.Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	157,590	3,154	110,743	43,693	156,073	1,044	111,957	43,072	156,348	4,210	108,326	43,812	154,660	3,257	151,247	156	IFRS 7.8(a)(i); 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	9,153	7,167	1,986	0	9,970	7,890	2,080	0	11,502	9,206	2,296	0	13,142	11,623	1,519	0	IFRS 7.8(h); IFRS 9.4.1.2A	
Financial assets at amortised cost	161,627				169,092				164,359				165,488				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	866	0	866	0	1,066	0	1,066	0	1,338	0	1,338	0	1,536	0	1,536	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets <sup>1)</sup>	14,581				13,718				15,244				15,765					
<b>TOTAL ASSETS</b>	<b>429,252</b>				<b>416,250</b>				<b>428,529</b>				<b>440,912</b>				IAS 1.9(a), I.G 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"

Breakdown of financial assets by instrument and by counterparty sector <sup>1)</sup>	As of 30/09/2018						As of 31/12/2018						As of 31/03/2019						As of 30/06/2019						References
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
	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	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	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	
Financial assets at fair value through other comprehensive income	Debt securities	9,153	0	0	0	0	9,970	0	0	0	0	11,502	0	0	0	0	0	13,142	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	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	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	20,017	0	0	0	0	19,209	0	0	0	0	17,314	0	0	0	0	0	16,401	0	0	0	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	127,688	11,203	4,862	-59	-519	-1,565	136,662	10,737	4,617	-60	-503	-1,571	132,015	13,526	3,634	-57	-536	-1,537	135,808	11,701	3,606	-58	-525	-1,445

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

2019 EU-wide Transparency Exercise  
Market Risk  
Danske Bank A/S

	SA		IM										IM									
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP		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	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
(mbl EUR)	As of 30/09/2018	As of 31/12/2018	As of 30/09/2018										As of 31/12/2018									
Traded Debt Instruments	2	1	128	38	320	92						115	30	296	80							
Of which: General risk	1	1	82	27	202	59						75	19	192	48							
Of which: Specific risk	1	1	46	11	118	33						40	11	102	32							
Equities	10	10	16	10	21	13						13	2	23	4							
Of which: General risk	5	5	9	6	10	8						7	1	13	2							
Of which: Specific risk	5	5	7	4	11	5						6	1	10	2							
Foreign exchange risk	13	11	5	1	5	1						5	2	5	2							
Commodities risk	4	1	0	0	0	0						0	0	0	0							
<b>Total</b>	<b>28</b>	<b>23</b>	<b>69</b>	<b>23</b>	<b>233</b>	<b>69</b>	<b>32</b>	<b>30</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,167</b>	<b>69</b>	<b>17</b>	<b>221</b>	<b>57</b>	<b>33</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,040</b>
	As of 31/03/2019	As of 30/06/2019	As of 31/03/2019										As of 30/06/2019									
Traded Debt Instruments	0	1	112	29	362	108						100	30	407	114							
Of which: General risk	0	1	67	17	129	36						57	18	151	37							
Of which: Specific risk	0	0	46	12	233	72						43	12	257	77							
Equities	9	10	9	2	12	3						14	3	18	6							
Of which: General risk	4	5	6	1	12	3						9	2	18	6							
Of which: Specific risk	4	5	2	1	0	0						5	0	0	0							
Foreign exchange risk	1	4	5	2	6	14						5	2	26	4							
Commodities risk	11	6	0	0	0	0						0	0	0	0							
<b>Total</b>	<b>21</b>	<b>22</b>	<b>60</b>	<b>15</b>	<b>212</b>	<b>73</b>	<b>39</b>	<b>34</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>3,889</b>	<b>52</b>	<b>16</b>	<b>255</b>	<b>66</b>	<b>45</b>	<b>40</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,040</b>

Market risk template does not include CLI positions, which instead are included in the RWA OVI template.



		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions
(in EUR, %)									
Consolidated data	Central governments or central banks	61,484	52,796	6		50,340	46,618	13	
	Regional governments or local authorities	7,374	9,908	72		7,960	10,266	110	
	Public sector entities	63	71	14		58	56	11	
	Multilateral Development Banks	373	365	0		413	405	0	
	International Organisations	146	146	0		148	148	0	
	Institutions	2,301	2,293	165		2,405	2,376	189	
	Corporates	8,205	5,334	4,917		7,848	5,103	4,676	
	of which: SME	3,021	2,252	2,025		2,835	2,141	1,926	
	Retail	3,094	1,784	1,192		2,804	1,623	1,077	
	of which: SME	1,514	987	594		1,329	811	468	
	Secured by mortgages on immovable property	5,277	5,034	1,808		5,324	5,077	1,814	
	of which: SME	1,702	1,583	580		1,690	1,563	569	
	Exposures in default	256	166	194	82	241	158	182	78
	Items associated with particularly high risk	286	194	291		239	163	244	
	Covered bonds	25,646	25,646	2,602		25,211	25,211	2,558	
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	1,715	1,696	1,702		1,864	1,856	1,864		
Other exposures	3,339	3,339	3,337		3,760	3,760	3,753		
Standardised Total <sup>2</sup>	119,528	108,721	16,301	171	108,617	102,820	16,493	149	

<sup>1</sup> 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).  
<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
DENMARK	Central governments or central banks	9,922	10,846	0		19,524	20,630	0	
	Regional governments or local authorities	3,460	6,304	0		3,505	6,130	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	1,624	1,624	32		2,132	2,132	45	
	Corporates	965	481	292		1,117	540	329	
	of which: SME	4	3	3		5	4	4	
	Retail	46	22	16		52	23	17	
	of which: SME	12	2	1		10	2	1	
	Secured by mortgages on immovable property	58	57	20		58	55	19	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	5	5	6	0	4	4	4	0
	Items associated with particularly high risk	33	33	49		21	21	31	
	Covered bonds	23,179	23,179	2,353		22,670	22,670	2,302	
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	1,617	1,598	1,601		1,761	1,754	1,762		
Other exposures	3,191	3,191	3,191		3,594	3,594	3,594		
Standardised Total <sup>2</sup>				0				0	

<sup>1</sup> 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).  
<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
SWEDEN	Central governments or central banks	9,322	7,793	0		9,768	8,172	0	
	Regional governments or local authorities	1,909	1,623	0		2,184	1,896	0	
	Public sector entities	0	23	5		0	11	2	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	2	2	0		2	2	0	
	Corporates	41	17	17		34	19	19	
	of which: SME	0	0	0		0	0	0	
	Retail	7	2	1		7	3	2	
	of which: SME	4	2	1		4	2	1	
	Secured by mortgages on immovable property	47	47	16		58	58	19	
	of which: SME	28	28	9		28	28	9	
	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	1,622	1,622	162		1,659	1,659	166	
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	9	9	9		9	9	9		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

<sup>1</sup> 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).  
<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>2</sup>
(in EUR, %)									
NORWAY	Central governments or central banks	777	160	0		1,164	412	0	
	Regional governments or local authorities	190	159	32		254	173	35	
	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	1	1	0		1	1	0	
	Corporates	12	9	9		15	12	12	
	of which: SME	0	0	0		0	0	0	
	Retail	5	2	1		8	3	2	
	of which: SME	2	0	0		2	0	0	
	Secured by mortgages on immovable property	21	21	7		20	20	7	
	of which: SME	1	0	0		1	0	0	
	Exposures in default	1	1	1		1	1	1	
	Items associated with particularly high risk	0	0	1	0	0	0	1	0
	Covered bonds	271	271	27		306	306	31	
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	53	53	53		53	53	53		
Other exposures	8	8	14		5	5	5		
Standardised Total <sup>2</sup>				0				0	

<sup>1</sup> 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).  
<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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>
(in EUR, %)									
FINLAND	Central governments or central banks	5,378	6,063	0		1,545	2,234	0	
	Regional governments or local authorities	1,499	1,515	0		1,528	1,580	0	
	Public sector entities	0	47	0		58	44	9	
	Multilateral Development Banks	85	84	0		90	90	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	9	8	1		14	14	2	
	Corporates	1,483	915	871		1,149	703	662	
	of which: SME	605	393	349		576	382	342	
	Retail	1,088	914	594		1,088	931	605	
	of which: SME	650	510	292		652	529	298	
	Secured by mortgages on immovable property	1,192	1,145	448		1,280	1,230	467	
	of which: SME	1,130	1,095	415		1,228	1,190	444	
	Exposures in default	47	31	43	13	44	30	41	12
	Items associated with particularly high risk	2	1	1		8	8	12	
Covered bonds	125	125	13		131	131	13		
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	8	8	12		0	0	0		
Other exposures	10	10	10		24	24	24		
Standardised Total <sup>2</sup>				30				20	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	5,173	3,691	0		5,092	3,606	0	
	Regional governments or local authorities	0	0	0		186	186	37	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	14	8	0		14	7	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	72	72	14		32	32	6	
	Corporates	3,661	2,608	2,434		3,838	2,665	2,501	
	of which: SME	2,202	1,661	1,488		2,058	1,575	1,411	
	Retail	1,580	694	476		1,337	523	353	
	of which: SME	733	385	244		581	222	127	
	Secured by mortgages on immovable property	3,280	3,092	1,076		3,251	3,063	1,066	
	of which: SME	516	432	145		409	321	107	
	Exposures in default	121	76	85	43	116	75	84	40
	Items associated with particularly high risk	247	159	236		294	189	193	
Covered bonds	217	217	22		214	214	21		
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		4	4	4		
Other exposures	68	68	68		79	79	79		
Standardised Total <sup>2</sup>				95				86	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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>
(in EUR, %)									
GERMANY	Central governments or central banks	18,310	18,373	0		6,562	6,625	0	
	Regional governments or local authorities	67	67	0		68	68	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	1	0	0		6	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	3	0	0		3	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	2		2	2	1	
	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	91	91	9		91	91	9		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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>
(in EUR, %)									
UNITED STATES	Central governments or central banks	1,323	1,323	0		1,326	1,326	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	40	39	0		37	37	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		6	6	1	
	Corporates	2	2	2		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	3	0	2	2	3	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	1	1	1		1	1	1		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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>
(in EUR, %)									
IRELAND	Central governments or central banks	755	755	0		741	741	0	
	Regional governments or local authorities	7	7	3		6	6	3	
	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	36	221	21		62	26	26	
	of which: SME	3	1	1		4	2	1	
	Retail	36	33	25		29	27	20	
	of which: SME	31	31	23		25	25	18	
	Secured by mortgages on immovable property	17	17	6		16	16	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	15	4	4	10	14	4	4	10
	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				12				10	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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>
(in EUR, %)									
SWITZERLAND	Central governments or central banks	180	180	0		11	11	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	46	10	10		46	9	9	
	of which: SME	0	0	0		0	0	0	
	Retail	15	2	2		12	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	5	4	1		4	4	1	
	of which: SME	1	0	0		1	0	0	
	Exposures in default	1	1	1	0	1	1	1	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	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	6	6	6		6	6	6		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				1				1	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2018				As of 31/12/2018			
		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>
(in EUR, %)									
Country of Counterpart 10	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

<sup>1</sup> 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).

<sup>2</sup> Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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>
(mbi EUR, %)									
Consolidated data	Central governments or central banks	49,776	47,225	14		60,805	55,026	32	
	Regional governments or local authorities	8,347	10,180	109		8,643	9,287	104	
	Public sector entities	56	57	11		55	60	12	
	Multilateral Development Banks	367	359	0		398	391	0	
	International Organisations	58	58	0		53	53	0	
	Institutions	1,615	1,593	237		1,589	1,507	48	
	Corporates	7,958	5,078	4,656		8,020	4,845	4,345	
	of which: SME	2,867	2,170	1,950		2,791	2,122	1,881	
	Retail	2,721	1,660	1,100		2,668	1,661	1,098	
	of which: SME	1,197	843	487		1,214	854	493	
	Secured by mortgages on immovable property	5,712	5,463	1,935		5,723	5,474	1,936	
	of which: SME	1,902	1,769	636		1,933	1,803	646	
	Exposures in default	237	153	177	79	236	150	174	72
	Items associated with particularly high risk	244	165	247		194	126	188	
	Covered bonds	24,616	24,616	2,496		24,919	24,919	2,496	
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	1,608	1,600	1,605		1,682	1,676	1,680		
Other exposures	4,347	4,347	4,333		4,354	4,354	4,341		
Standardised Total <sup>2</sup>	107,662	102,553	16,834	150	119,339	109,609	16,453	147	

(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) Standardised Total does not include the Securitisation position unlike in the previous Transparency exercises' results.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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>
(mbi EUR, %)									
DENMARK	Central governments or central banks	14,234	17,041	0		19,340	23,971	0	
	Regional governments or local authorities	3,968	6,152	0		4,061	5,998	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	1,373	1,373	30		1,515	1,515	33	
	Corporates	1,068	521	320		1,499	614	359	
	of which: SME	5	3	3		7	4	4	
	Retail	43	22	16		53	22	16	
	of which: SME	7	1	1		7	2	1	
	Secured by mortgages on immovable property	61	59	21		55	54	19	
	of which: SME	2	2	1		0	0	0	
	Exposures in default	3	3	4	0	3	3	4	0
	Items associated with particularly high risk	19	19	29		19	19	29	
	Covered bonds	22,022	22,022	2,237		21,530	21,530	2,153	
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	1,517	1,514	1,514		1,572	1,566	1,570		
Other exposures	3,889	3,889	3,889		3,902	3,902	3,902		
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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>
(mbi EUR, %)									
SWEDEN	Central governments or central banks	9,602	7,618	0		8,631	7,000	0	
	Regional governments or local authorities	2,118	1,756	0		2,127	1,764	0	
	Public sector entities	0	16	3		0	19	4	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	8	2	
	Corporates	30	15	15		66	43	43	
	of which: SME	0	0	0		0	0	0	
	Retail	6	3	2		6	3	2	
	of which: SME	4	2	1		4	2	1	
	Secured by mortgages on immovable property	76	76	24		79	79	25	
	of which: SME	55	55	16		52	52	15	
	Exposures in default	0	0	0	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	1,679	1,679	168		2,509	2,509	252	
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	9	9	9		10	10	10		
Other exposures	95	95	95		91	91	91		
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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>
(mbi EUR, %)									
NORWAY	Central governments or central banks	1,268	184	0		2,267	858	0	
	Regional governments or local authorities	191	163	33		182	155	31	
	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	1	1	0		1	1	0	
	Corporates	17	14	14		29	24	24	
	of which: SME	0	0	0		0	0	0	
	Retail	26	2	1		24	2	2	
	of which: SME	22	0	0		20	0	0	
	Secured by mortgages on immovable property	19	19	6		18	18	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	1	1	1	0	0	0	0	0
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	408	408	41		427	427	46	
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	52	52	52		56	56	56		
Other exposures	55	55	55		53	53	53		
Standardised Total <sup>2</sup>	0	0	0	0	0	0	0	0	

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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>
(mln EUR, %)									
FINLAND	Central governments or central banks	2,285	2,969	0		2,181	2,857	0	
	Regional governments or local authorities	1,642	1,643	0		1,871	1,869	0	
	Public sector entities	35	41	0		55	46	0	
	Multilateral Development Banks	90	90	0		90	90	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	5	0		9	8	1	
	Corporates	1,136	697	655		1,107	687	645	
	of which: SME	580	386	346		590	400	360	
	Retail	1,141	959	623		1,203	998	648	
	of which: SME	690	590	308		732	563	322	
	Secured by mortgages on immovable property	1,242	1,201	478		1,404	1,355	497	
	of which: SME	1,299	1,255	464		1,359	1,318	483	
	Exposures in default	40	26	36	12	51	28	38	12
	Items associated with particularly high risk	9	9	13		9	9	14	
	Covered bonds	101	101	10		57	57	6	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	93	93	93		103	103	103		
Standardised Total <sup>2</sup>			21				21		

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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>
(mln EUR, %)									
UNITED KINGDOM	Central governments or central banks	5,246	3,696	0		5,877	4,237	0	
	Regional governments or local authorities	196	196	39		187	187	37	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	14	7	0		14	7	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	59	59	12		50	50	10	
	Corporates	4,182	2,758	2,589		4,594	2,994	2,494	
	of which: SME	2,094	1,602	1,433		2,031	1,563	1,373	
	Retail	1,226	561	377		1,178	543	365	
	of which: SME	402	244	139		387	239	137	
	Secured by mortgages on immovable property	3,267	3,129	1,176		3,490	3,203	1,150	
	of which: SME	521	432	145		497	408	137	
	Exposures in default	120	76	86	43	109	71	81	37
	Items associated with particularly high risk	212	133	200		162	94	141	
	Covered bonds	223	223	22		214	214	21	
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	5	5	5		5	5	5		
Other exposures	88	88	88		86	86	86		
Standardised Total <sup>2</sup>			88				82		

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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>
(mln EUR, %)									
GERMANY	Central governments or central banks	11,550	11,508	0		16,971	12,076	0	
	Regional governments or local authorities	7	7	0		7	7	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	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	9	1	1		9	1	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	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	140	140	14		138	138	14	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	1		0	0	0		
Standardised Total <sup>2</sup>			0				0		

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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>
(mln EUR, %)									
UNITED STATES	Central governments or central banks	1,264	1,264	0		1,246	1,246	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	34	34	0		32	32	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1	1	1		7	6	6	
	of which: SME	0	0	0		0	0	0	
	Retail	1	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	3	0	2	2	3	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	1	1	1		1	1	1		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>			0				0		

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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>
(in EUR, %)									
IRELAND	Central governments or central banks	735	735	0		1,147	1,060	0	
	Regional governments or local authorities	6	6	3		6	6	3	
	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	63	40	40		27	13	13	
	of which: SME	4	2	1		3	1	1	
	Retail	33	31	23		31	28	21	
	of which: SME	29	29	21		26	27	20	
	Secured by mortgages on immovable property	17	16	6		16	16	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	11	3	3	8	10	2	3	8
	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	0	0	0		0	0	0		
Other exposures	3	3	3		2	2	2		
Standardised Total <sup>2</sup>				9				8	

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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>
(in EUR, %)									
SWITZERLAND	Central governments or central banks	36	36	0		106	106	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	43	8	8		39	7	7	
	of which: SME	0	0	0		0	0	0	
	Retail	13	3	2		10	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	1	1	1	0	2	1	1	1
	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	6	6	6		6	6	6		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				1				1	

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2019				As of 30/06/2019			
		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>
(in EUR, %)									
Country of Counterpart 10	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	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	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	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total <sup>2</sup>				0				0	

(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 excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Danske Bank A/S

		IRB Approach										
		As of 30/09/2018					As of 31/12/2018					
		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			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
Consolidated data	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	15,519	1	13,516	1,986	0	4	15,589	1	13,630	1,789	4
	Corporates	178,589	1,721	142,648	42,607	1,283	1,716	180,025	1	143,372	41,938	1,702
	Corporates - Of Which: Specialised Lending	87	0	87	0	0	0	83	0	83	0	0
	Corporates - Of Which: SME	75,676	1,213	63,098	18,560	1,007	1,140	74,805	1,244	62,300	17,923	1,041
	Retail	135,517	1,093	124,670	21,370	2,285	826	123,950	1,869	123,940	21,003	2,239
	Retail - Secured on real estate property	114,896	751	113,143	18,823	2,181	366	114,162	741	112,580	18,494	2,143
	Retail - Secured on real estate property - Of Which:	4,672	67	4,421	986	205	46	4,564	63	4,304	948	193
	Retail - Secured on real estate property - Of Which: Retail - Qualifying Revolving	110,225	684	108,722	17,836	1,976	320	109,598	678	108,276	17,546	1,950
	Retail - Other Retail	20,620	342	11,527	2,547	104	460	19,788	328	11,360	2,509	96
	Retail - Other Retail - Of Which: SME	1,819	47	1,317	391	40	60	1,831	48	1,315	387	40
Retail - Other Retail - Of Which: non-SME	18,802	295	10,210	2,156	64	400	17,957	281	10,045	2,122	56	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>2</sup>												

(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) IRB Total does not include the Securitisation positions unlike in the previous Transparency exercise results.

		IRB Approach										
		As of 30/09/2018					As of 31/12/2018					
		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			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
DENMARK	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,402	0	1,268	1,376	0	0	1,470	0	1,337	1,177	0
	Corporates	81,633	1,118	64,740	17,361	1,046	1,021	82,036	1,242	65,151	17,327	1,196
	Corporates - Of Which: Specialised Lending	62	0	62	28	0	1	61	0	61	29	0
	Corporates - Of Which: SME	47,088	990	36,992	10,555	92	872	45,858	1,032	35,550	10,228	968
	Retail	85,069	550	79,571	13,044	855	623	84,306	550	79,247	12,810	859
	Retail - Secured on real estate property	73,736	340	72,677	11,809	837	309	73,265	340	72,388	11,584	839
	Retail - Secured on real estate property - Of Which:	4,049	47	3,851	783	121	40	3,972	45	3,764	757	115
	Retail - Secured on real estate property - Of Which: Retail - Qualifying Revolving	69,658	292	68,826	11,027	716	260	69,293	295	68,624	10,827	723
	Retail - Other Retail	11,363	210	6,894	1,234	19	324	11,041	210	6,859	1,226	20
	Retail - Other Retail - Of Which: SME	982	24	694	172	5	35	992	24	698	175	8
Retail - Other Retail - Of Which: non-SME	10,380	187	6,199	1,062	13	289	10,049	186	6,162	1,051	13	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>2</sup>												

(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 Approach										
		As of 30/09/2018					As of 31/12/2018					
		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			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
SWEDEN	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,213	0	929	1,166	0	0	991	0	714	118	0
	Corporates	38,231	44	31,885	9,989	46	116	37,906	39	31,474	9,559	41
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,186	27	11,606	14,473	29	54	12,050	25	11,452	12,314	27
	Retail	16,529	56	14,004	1,888	151	53	16,484	50	14,212	1,664	138
	Retail - Secured on real estate property	12,264	37	12,211	1,252	106	28	12,536	32	12,483	1,233	90
	Retail - Secured on real estate property - Of Which:	1,282	1	1,238	60	3	2	1,241	1	1,227	53	3
	Retail - Secured on real estate property - Of Which: Retail - Qualifying Revolving	12,012	36	11,974	1,192	104	26	12,295	31	12,256	1,179	89
	Retail - Other Retail	4,265	19	1,793	436	44	26	3,948	18	1,728	431	48
	Retail - Other Retail - Of Which: SME	516	6	414	140	15	10	515	8	412	149	25
Retail - Other Retail - Of Which: non-SME	3,749	13	1,379	296	29	16	3,433	10	1,316	282	23	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>2</sup>												

(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 Approach										
		As of 30/09/2018					As of 31/12/2018					
		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			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
NORWAY	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,421	0	1,413	61	0	0	1,556	0	1,556	78	0
	Corporates	22,271	322	17,821	5,943	112	349	22,298	316	17,464	5,792	163
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	6,936	58	6,233	1,796	43	84	6,866	59	6,186	1,768	41
	Retail	19,107	65	17,245	3,597	246	36	18,459	60	16,736	3,478	234
	Retail - Secured on real estate property	16,251	51	15,572	2,216	241	16	15,736	48	15,312	3,107	230
	Retail - Secured on real estate property - Of Which:	185	3	173	47	12	1	170	2	159	40	8
	Retail - Secured on real estate property - Of Which: Retail - Qualifying Revolving	16,066	49	15,599	3,170	229	15	15,606	46	15,153	3,067	223
	Retail - Other Retail	2,856	14	1,473	381	5	20	2,683	12	1,424	371	3
	Retail - Other Retail - Of Which: SME	182	4	121	43	4	4	169	3	114	38	3
Retail - Other Retail - Of Which: non-SME	2,674	10	1,352	338	1	16	2,514	9	1,310	337	1	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>2</sup>												

(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 Approach										
		As of 30/09/2018					As of 31/12/2018					
		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			
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted				
FINLAND	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	
	Institutions	41	0	20	5	0	0	208	0	135	24	0
	Corporates	14,010	134	10,348	4,754	0	65	14,132	129	10,602	4,842	0
	Corporates - Of Which: Specialised Lending	3,942	116	3,263	1,756	0	59	3,908	111	3,309	1,698	0
	Corporates - Of Which: SME	12,747	399	12,600	2,794	1,015	85	13,602	280	12,765	2,796	981
	Retail	11,890	313	11,710	2,377	978	15	11,786	306	11,608	2,397	957
	Retail - Secured on real estate property	1,275	16	149	93	69	3	169	15	143	94	69
	Retail - Secured on real estate property - Of Which:	11,715	297	11,561	2,284	909	12	11,617	291	11,464	2,303	888
	Retail - Secured on real estate property - Of Which: Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,857	86	1,190	417	37	69	1,816	74	1,157	400	24
	Retail - Other Retail - Of Which: SME	117	13	76	33	16	10	107	13	68	19	5
Retail - Other Retail - Of Which: non-SME	1,740	73	1,115	384	20	59	1,708	61	1,089	380	19	
Equity	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>2</sup>												

(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 Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
		(in EUR, %)							
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	2,431	0	2,302	363	0	0	1,713	0
	Corporates	4,141	0	3,372	839	0	10	4,706	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,494	0	1,236	316	0	8	1,102	0
	Retail	176	2	159	28	2	2	214	2
	Retail - Secured on real estate property	117	1	115	22	2	0	114	2
	Retail - Secured on real estate property - Of Which:	2	0	2	0	0	0	2	0
	Retail - Other Retail	116	1	114	22	2	0	112	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	58	1	43	6	0	2	100	1
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	42	0
Retail - Other Retail - Of Which: non-SME	57	1	43	6	0	2	58	1	
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

<sup>1)</sup> 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 Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
		(in EUR, %)							
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	1,612	0	1,406	195	0	0	1,772	0
	Corporates	2,543	5	1,263	434	1	5	2,507	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	63	5	56	44	1	4	70	2
	Retail	87	3	78	22	2	3	88	4
	Retail - Secured on real estate property	64	1	64	19	2	1	64	2
	Retail - Secured on real estate property - Of Which:	2	0	2	1	0	0	2	0
	Retail - Other Retail	63	1	62	18	2	1	62	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	23	2	13	3	0	2	24	1
	Retail - Other Retail - Of Which: SME	4	0	2	0	0	0	4	0
Retail - Other Retail - Of Which: non-SME	19	2	12	3	0	2	20	1	
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

<sup>1)</sup> 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 Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
		(in EUR, %)							
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	456	0	403	106	0	0	469	0
	Corporates	2,365	0	1,525	694	1	2	2,322	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	40	0	29	21	0	0	62	0
	Retail	168	2	155	74	3	4	174	2
	Retail - Secured on real estate property	122	1	120	24	3	0	129	1
	Retail - Secured on real estate property - Of Which:	1	0	1	0	0	0	1	0
	Retail - Other Retail	121	1	119	24	3	0	128	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	46	0	35	50	4	4	45	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	46	0	35	50	4	4	45	0	
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

<sup>1)</sup> 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 Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
		(in EUR, %)							
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	79	0	73	10	0	0	71	0
	Corporates	2,003	11	1,348	276	11	4	2,622	8
	Corporates - Of Which: Specialised Lending	1	0	1	0	0	0	0	0
	Corporates - Of Which: SME	423	11	419	36	11	4	296	8
	Retail	10	0	9	2	0	0	9	2
	Retail - Secured on real estate property	8	0	8	2	0	0	8	1
	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0
	Retail - Other Retail	8	0	8	2	0	0	8	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	0	1	0	0	0	1	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	1	0	1	0	0	0	1	0	
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

<sup>1)</sup> 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 Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
		(in EUR, %)							
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	2,310	0	2,274	15	0	0	3,009	0
	Corporates	920	0	716	57	0	1	956	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	177	0	177	17	0	1	226	0
	Retail	85	3	74	16	2	3	80	3
	Retail - Secured on real estate property	68	3	66	14	2	2	64	3
	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0
	Retail - Other Retail	68	3	66	14	2	2	64	3
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

<sup>1)</sup> 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 Approach							
		As of 30/09/2018				As of 31/12/2018			
		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
		(in EUR, %)							
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	
IRB Total									

<sup>1)</sup> 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).



2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Danske Bank A/S

		IRB Approach											
		As of 31/03/2019						As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	13,837	1	11,923	1,885	0	4	15,376	1	13,469	1,796	0	4
	Corporates	180,213	1,711	141,241	42,316	1,374	1,705	183,443	1,708	144,121	42,522	1,405	3
	Corporates - Of Which: Specialised Lending	96	0	95	35	0	3	95	0	94	34	0	0
	Corporates - Of Which: SME	74,506	1,237	60,599	18,003	1,067	1,108	76,724	1,285	62,023	18,122	1,164	1,083
	Retail	127,057	1,079	126,053	21,609	2,359	831	136,655	1,067	126,757	21,791	2,242	630
	Retail - Secured on real estate property	116,292	750	114,570	19,080	2,162	376	116,982	742	114,779	19,157	2,147	380
	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which: Retail - Other Retail - Of Which: SME	4,579	61	4,342	976	189	46	4,464	61	4,232	959	183	44
	Retail - Qualifying Revolving	111,713	689	110,228	18,104	1,973	330	112,518	681	110,547	18,198	1,964	336
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	20,766	328	11,403	2,529	97	456	21,472	325	11,978	2,634	95	490
	Retail - Other Retail - Of Which: non-SME	1,800	49	1,313	394	39	70	1,855	47	1,293	382	35	72
	Equity	18,916	280	10,171	2,135	58	386	19,617	278	10,686	2,252	60	379
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>2</sup>													

(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) IRB Total does not include the Securitisation position unlike in the previous Transparency exercise results.

		IRB Approach											
		As of 31/03/2019						As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,209	0	1,086	148	0	0	1,202	0	1,083	151	0	0
	Corporates	82,797	1,216	64,342	17,318	1,177	1,010	84,839	1,140	65,643	17,620	1,066	982
	Corporates - Of Which: Specialised Lending	61	0	60	69	0	0	60	0	60	28	0	2
	Corporates - Of Which: SME	46,823	1,024	35,455	10,461	959	840	47,975	963	35,839	10,610	915	816
	Retail	84,976	572	79,505	13,069	929	622	85,757	563	79,596	12,967	914	616
	Retail - Secured on real estate property	75,509	364	72,597	11,815	959	315	74,658	357	72,616	11,740	897	302
	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which: Retail - Other Retail - Of Which: SME	3,899	44	3,716	779	116	37	3,808	42	3,628	778	119	34
	Retail - Qualifying Revolving	69,670	320	68,881	11,035	794	266	70,250	315	68,988	10,963	778	267
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	11,408	208	6,908	1,254	20	319	11,698	206	6,980	1,227	17	315
	Retail - Other Retail - Of Which: non-SME	1,020	24	698	180	7	39	1,029	24	694	171	5	40
	Equity	10,388	184	6,210	1,075	13	288	10,649	181	6,295	1,056	15	275
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>2</sup>													

(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 Approach											
		As of 31/03/2019						As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,068	0	763	122	0	0	1,212	0	998	127	0	0
	Corporates	38,832	33	31,793	10,057	35	88	39,400	41	32,712	9,839	57	121
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	12,623	21	11,665	3,314	21	49	12,935	3,300	12,095	3,300	24	41
	Retail	16,514	52	14,245	1,661	139	61	16,249	49	14,053	1,988	123	57
	Retail - Secured on real estate property	12,639	33	12,589	1,244	88	30	12,451	29	12,402	1,181	73	24
	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which: Retail - Other Retail - Of Which: SME	328	1	312	63	3	3	315	2	299	60	3	3
	Retail - Qualifying Revolving	12,311	31	12,277	1,181	85	27	12,136	27	12,103	1,121	70	22
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	3,875	19	1,656	418	51	32	3,798	20	1,651	417	50	33
	Retail - Other Retail - Of Which: non-SME	548	9	428	155	24	14	533	9	420	149	21	14
	Equity	3,207	10	1,279	263	27	19	3,454	10	1,232	268	29	19
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>2</sup>													

(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 Approach											
		As of 31/03/2019						As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	974	0	975	71	0	0	1,182	0	1,172	67	0	0
	Corporates	22,422	306	17,926	5,944	150	362	23,017	275	18,142	6,016	148	298
	Corporates - Of Which: Specialised Lending	31	0	31	4	0	0	30	0	30	3	0	0
	Corporates - Of Which: SME	6,925	74	6,240	1,801	83	96	7,445	78	6,523	1,877	90	98
	Retail	20,951	60	18,658	3,907	232	34	21,785	62	19,427	4,201	245	35
	Retail - Secured on real estate property	17,571	48	17,063	3,500	229	16	17,948	50	17,426	3,681	242	17
	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which: Retail - Other Retail - Of Which: SME	175	2	164	40	7	1	169	2	158	40	8	2
	Retail - Qualifying Revolving	17,396	46	16,899	3,460	222	15	17,779	48	17,269	3,641	234	15
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	3,380	12	1,596	408	2	19	3,837	12	2,000	520	3	18
	Retail - Other Retail - Of Which: non-SME	170	3	117	39	2	4	179	2	119	39	2	4
	Equity	3,209	9	1,478	369	1	19	3,654	10	1,882	368	1	19
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>2</sup>													

(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 Approach											
		As of 31/03/2019						As of 30/06/2019					
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions			
		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
(in EUR, %)													
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	156	0	83	25	0	0	208	0	128	29	0	0
	Corporates	14,001	131	10,457	4,842	0	71	14,025	129	10,496	4,942	0	60
	Corporates - Of Which: Specialised Lending	4	0	4	3	0	0	3	0	3	3	0	0
	Corporates - Of Which: SME	3,797	108	3,112	1,624	0	61	3,831	100	3,251	1,688	0	52
	Retail	13,553	368	12,698	2,733	933	84	13,562	365	12,705	2,751	927	94
	Retail - Secured on real estate property	11,718	292	11,542	2,343	910	19	11,727	291	11,552	2,363	902	29
	Retail - Secured on real estate property - Of Which: Retail - Secured on real estate property - Of Which: Retail - Other Retail - Of Which: SME	167	14	141	89	62	5	163	14	138	78	52	6
	Retail - Qualifying Revolving	11,551	278	11,401	2,254	847	14	11,564	277	11,415	2,285	850	23
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,835	76	1,157	390	23	65	1,835	74	1,153	389	25	65
	Retail - Other Retail - Of Which: non-SME	104	13	66	19	6	13	103	11	65	20	7	14
	Equity	1,731	63	1,090	371	17	52	1,732	63	1,088	368	19	51
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total <sup>2</sup>													

(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).

2019 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Danske Bank A/S

		IRB Approach									
		As of 31/03/2019					As of 30/06/2019				
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,749	0	1,662	369	0	1,696	0	1,624	376	0
	Corporates	4,177	1	3,574	680	0	11	5,134	1	4,568	675
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	564	0	497	193	0	8	1,658	0	1,562	161
	Retail	174	3	155	28	2	2	198	2	177	34
	Retail - Secured on real estate property	114	2	112	22	2	1	113	1	100	25
	Retail - Secured on real estate property - Of Which:	2	0	2	1	0	0	2	0	2	1
	Retail - Other Retail	112	2	110	21	2	1	111	1	108	25
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	60	1	43	6	0	1	85	1	67	8
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	1	0	0	0	0
Equity	59	1	43	6	0	1	85	1	67	8	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2019					As of 30/06/2019				
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	1,292	0	1,109	186	0	1,323	0	1,126	189	0
	Corporates	2,617	2	1,293	410	0	1	2,774	2	1,457	444
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	56	2	48	23	0	1	52	2	44	21
	Retail	90	3	79	23	4	3	89	3	78	23
	Retail - Secured on real estate property	66	2	65	20	4	1	65	1	64	19
	Retail - Secured on real estate property - Of Which:	2	0	2	1	0	0	2	0	2	0
	Retail - Other Retail	64	1	63	19	4	0	64	1	62	19
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	24	2	14	3	0	2	23	2	14	4
	Retail - Other Retail - Of Which: non-SME	1	0	2	1	0	0	2	0	2	0
Equity	21	2	12	3	0	2	20	2	12	3	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2019					As of 30/06/2019				
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	512	0	478	105	0	0	393	0	362	92
	Corporates	2,233	2	1,354	425	0	6	2,211	2	1,384	444
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	41	0	37	13	0	0	45	0	42	15
	Retail	165	1	154	58	2	5	173	1	156	77
	Retail - Secured on real estate property	121	1	120	25	2	1	122	1	120	26
	Retail - Secured on real estate property - Of Which:	1	0	1	0	0	0	0	0	0	0
	Retail - Other Retail	121	1	119	25	2	1	122	1	119	26
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	44	0	34	33	0	4	50	0	36	51
	Retail - Other Retail - Of Which: non-SME	44	0	34	33	0	4	50	0	36	51
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2019					As of 30/06/2019				
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	65	0	69	9	0	0	58	0	42	5
	Corporates	2,641	6	1,814	293	2	6	2,805	5	2,015	266
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	380	6	299	18	2	5	467	5	464	29
	Retail	11	0	9	2	0	0	9	0	9	2
	Retail - Secured on real estate property	9	0	8	1	0	0	8	0	8	2
	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	9	0	8	1	0	0	8	0	8	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2019					As of 30/06/2019				
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
SWITZERLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	2,639	0	2,613	14	0	0	3,122	0	3,105	17
	Corporates	629	0	428	51	0	1	594	0	390	51
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	26	0	26	13	0	0	27	0	27	14
	Retail	84	3	72	15	2	3	82	3	71	16
	Retail - Secured on real estate property	67	3	65	13	2	2	66	3	65	14
	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	67	3	65	13	2	2	66	3	65	14
	Retail - Qualifying Revolving	17	0	7	2	0	0	16	0	7	1
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	17	0	7	2	0	0	16	0	7	1
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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

		IRB Approach									
		As of 31/03/2019					As of 30/06/2019				
		Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>a</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which:	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0
Equity	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	
IRB Total											

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



**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Danske Bank A/S

As of 31/12/2018

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet				
		Total gross carrying amount of non-derivative financial assets						Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures				
												Nominal	Provisions			
Residual Maturity	Country / Region	Total carrying amount of non-derivative financial assets (net of short positions)						Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
		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											
	Finland	I 0 - 3M f	673	673	280	0	0	67	72	8,644	35	7,035	1,171	0		
		I 3M - 1Y f	114	114	0	0	0	12	1,761	4	556	22	0			
		I 1Y - 2Y f	412	412	25	0	0	366	12	434	7	1,379	0	0		
		I 2Y - 3Y f	71	71	8	0	0	63	68	1,750	18	1,204	1	0		
		I 3Y - 5Y f	310	310	113	0	0	37	541	2	30	63	0	0		
		I 5Y - 10Y f	108	108	47	0	0	442	35	1,259	0	5	4	0		
		I 10Y - more	182	182	47	0	0	134	103	858	89	23	0	0		
	<b>Total</b>	<b>2,311</b>	<b>2,311</b>	<b>646</b>	<b>0</b>	<b>0</b>	<b>1,283</b>	<b>339</b>	<b>15,247</b>	<b>155</b>	<b>11,204</b>	<b>1,284</b>	<b>0</b>	<b>94</b>		
	France	I 0 - 3M f	24	24	24	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	709	709	266	0	0	393	0	0	0	0	0	0		
		I 1Y - 2Y f	253	253	90	0	0	163	0	0	0	0	0	0		
		I 2Y - 3Y f	57	57	57	0	0	0	0	0	0	0	0	0		
		I 3Y - 5Y f	362	362	57	0	0	305	0	0	0	0	0	0		
		I 5Y - 10Y f	62	62	62	0	0	0	0	0	0	0	0	0		
		I 10Y - more	72	72	72	0	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>1,539</b>	<b>1,489</b>	<b>627</b>	<b>0</b>	<b>0</b>	<b>862</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
	Germany	I 0 - 3M f	155	155	7	0	0	112	5	272	1	76	0	0		
		I 3M - 1Y f	129	129	117	0	0	12	38	1,246	61	402	0	0		
		I 1Y - 2Y f	138	138	116	0	0	22	25	753	18	335	0	0		
		I 2Y - 3Y f	22	22	22	0	0	0	77	1,291	63	555	0	0		
		I 3Y - 5Y f	185	185	13	0	0	38	44	902	12	118	0	0		
		I 5Y - 10Y f	54	54	47	0	0	0	57	1,775	111	1,406	0	0		
		I 10Y - more	225	225	225	0	0	0	76	284	86	245	0	0		
	<b>Total</b>	<b>909</b>	<b>909</b>	<b>525</b>	<b>0</b>	<b>0</b>	<b>246</b>	<b>321</b>	<b>6,524</b>	<b>353</b>	<b>3,728</b>	<b>0</b>	<b>0</b>	<b>0</b>		
	Croatia	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
	Greece	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
	Hungary	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
	Ireland	I 0 - 3M f	149	149	0	0	0	75	0	0	2	415	985	0		
		I 3M - 1Y f	128	128	24	0	0	104	0	0	0	0	0	0		
		I 1Y - 2Y f	188	188	18	0	0	170	0	9	363	225	0	0		
		I 2Y - 3Y f	0	0	0	0	0	0	0	39	1	222	0	0		
		I 3Y - 5Y f	47	47	6	0	0	3	13	1,057	270	0	0	0		
		I 5Y - 10Y f	76	76	44	0	0	32	0	0	0	0	0	0		
		I 10Y - more	75	75	75	0	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>664</b>	<b>625</b>	<b>167</b>	<b>0</b>	<b>0</b>	<b>384</b>	<b>60</b>	<b>1,689</b>	<b>3</b>	<b>862</b>	<b>985</b>	<b>0</b>	<b>5</b>		
	Italy	I 0 - 3M f	6	6	6	0	0	0	0	0	0	0	0	0		
		I 3M - 1Y f	51	51	0	0	0	0	0	0	0	0	0	0		
		I 1Y - 2Y f	6	6	6	0	0	0	0	0	0	0	0	0		
		I 2Y - 3Y f	28	28	28	0	0	0	0	0	0	0	0	0		
		I 3Y - 5Y f	80	80	80	0	0	0	0	0	0	0	0	0		
		I 5Y - 10Y f	6	6	6	0	0	0	0	0	0	0	0	0		
		I 10Y - more	23	23	23	0	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>200</b>	<b>200</b>	<b>200</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		
	Latvia	I 0 - 3M f	0	0	0	0	0	0	0	0	0	60	0	0		
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0		
		I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0		
	<b>Total</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>60</b>	<b>0</b>	<b>0</b>		













**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Danske Bank A/S

As of 30/06/2019

(min EUR)		Direct exposures														Risk weighted exposure amount		
		On balance sheet						Derivatives				Off balance sheet						
		Total gross carrying amount of non-derivative financial assets						Total carrying amount of non-derivative financial assets (net of short positions)				Derivatives with positive fair value		Derivatives with negative fair value			Off-balance sheet exposures	
												Carrying amount		Notional amount			Carrying amount	
Residual Maturity	Country / Region			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											
	Finland	I 0 - 3M f	422	422	0	0	0	138	10	2,266	40	5,044	1,037	0				
I 3M - 1Y f		608	608	93	0	0	368	33	1,328	20	2,264	4	0					
I 1Y - 2Y f		30	30	0	0	0	29	40	1,507	18	1,393	1	0					
I 2Y - 3Y f		197	197	134	0	0	63	39	463	0	34	0	0					
I 3Y - 5Y f		358	358	227	0	23	108	52	1,108	1	30	46	0					
I 5Y - 10Y f		831	831	341	0	0	491	75	1,155	0	2	0	0					
I 10Y - more		354	354	202	0	0	153	149	676	41	676	47	0					
<b>Total</b>		<b>2,800</b>	<b>2,800</b>	<b>996</b>	<b>0</b>	<b>23</b>	<b>1,350</b>	<b>399</b>	<b>8,504</b>	<b>121</b>	<b>9,406</b>	<b>1,172</b>	<b>0</b>		<b>65</b>			
	France	I 0 - 3M f	150	150	150	0	0	0	0	0	0	0	0	0				
I 3M - 1Y f		822	822	772	0	0	185	0	0	0	0	0	0	0				
I 1Y - 2Y f		47	47	0	0	0	0	0	0	0	0	0	0	0				
I 2Y - 3Y f		308	308	87	0	0	0	0	0	0	0	0	0	0				
I 3Y - 5Y f		142	142	0	0	0	0	0	0	0	0	0	0	0				
I 5Y - 10Y f		450	450	450	0	0	0	0	0	0	0	0	0	0				
I 10Y - more		122	122	122	0	0	0	0	0	0	0	0	0	0				
<b>Total</b>		<b>2,133</b>	<b>1,781</b>	<b>1,596</b>	<b>0</b>	<b>0</b>	<b>185</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>			
	Germany	I 0 - 3M f	100	100	1	0	12	88	9	94	29	0	0	0				
I 3M - 1Y f		400	400	400	0	0	0	0	30	1,120	408	0	0	0				
I 1Y - 2Y f		1,011	1,011	960	0	45	6	30	885	2	126	0	0	0				
I 2Y - 3Y f		374	374	244	0	0	52	54	1,158	68	620	0	0	0				
I 3Y - 5Y f		689	689	689	0	0	40	0	49	915	85	0	0	0				
I 5Y - 10Y f		294	294	286	0	0	0	70	1,818	127	1,400	0	0	0				
I 10Y - more		163	163	163	0	0	0	60	169	112	245	0	0	0				
<b>Total</b>		<b>3,031</b>	<b>2,953</b>	<b>2,704</b>	<b>0</b>	<b>96</b>	<b>145</b>	<b>303</b>	<b>6,199</b>	<b>349</b>	<b>2,913</b>	<b>0</b>	<b>0</b>		<b>0</b>			
	Croatia	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0				
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0				
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>			
	Greece	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0				
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0				
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>			
	Hungary	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0				
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0				
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>			
	Ireland	I 0 - 3M f	249	249	0	0	0	100	1	81	2	563	1,135	0				
I 3M - 1Y f		400	400	0	0	0	0	0	30	1,120	408	0	0	0				
I 1Y - 2Y f		71	71	0	0	0	0	22	71	245	1	223	0	0				
I 2Y - 3Y f		59	59	0	0	0	0	11	59	309	0	0	0	0				
I 3Y - 5Y f		339	339	270	0	0	69	0	13	2,451	0	0	0	0				
I 5Y - 10Y f		20	15	0	0	0	0	4	0	0	0	0	0	0				
I 10Y - more		60	60	60	0	0	0	0	0	0	0	0	0	0				
<b>Total</b>		<b>920</b>	<b>920</b>	<b>406</b>	<b>0</b>	<b>0</b>	<b>366</b>	<b>48</b>	<b>1,593</b>	<b>4</b>	<b>1,622</b>	<b>1,135</b>	<b>0</b>		<b>5</b>			
	Italy	I 0 - 3M f	6	6	6	0	0	0	0	0	0	0	0	0				
I 3M - 1Y f		317	317	317	0	0	0	0	0	0	0	0	0	0				
I 1Y - 2Y f		79	79	79	0	0	0	0	0	0	0	0	0	0				
I 2Y - 3Y f		320	320	320	0	0	0	0	0	0	0	0	0	0				
I 3Y - 5Y f		42	42	42	0	0	0	0	0	0	0	0	0	0				
I 5Y - 10Y f		132	132	132	0	0	0	0	0	0	0	0	0	0				
I 10Y - more		42	42	42	0	0	0	0	0	0	0	0	0	0				
<b>Total</b>		<b>939</b>	<b>939</b>	<b>939</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>			
	Latvia	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0				
I 3M - 1Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 1Y - 2Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 2Y - 3Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 3Y - 5Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 5Y - 10Y f		0	0	0	0	0	0	0	0	0	0	0	0	0				
I 10Y - more		0	0	0	0	0	0	0	0	0	0	0	0	0				
<b>Total</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>			







**2019 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Danske Bank A/S

As of 30/06/2019

		Direct exposures													Risk weighted exposure amount
		On balance sheet				Derivatives				Off balance sheet					
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)	Derivatives with positive fair value				Derivatives with negative fair value		Off-balance sheet exposures					
				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		
		29	29	0	0	0	29	0	0	0	0	0	0	0	
[ 0 - 3M ]	Africa	8	8	0	0	0	8	0	0	0	0	0	0	0	
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	43	0	
<b>Total</b>		<b>37</b>	<b>37</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>37</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>43</b>	<b>0</b>	<b>3</b>
		2	2	0	0	0	2	7	304	0	0	17	0		
[ 0 - 3M ]	Others	0	0	0	0	0	0	4	301	0	0	0	0		
[ 3M - 1Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0		
[ 2Y - 3Y ]		5	5	5	5	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		3	3	3	3	0	0	0	0	0	5	90	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]	0	0	0	0	0	0	0	0	0	0	0	0	0		
<b>Total</b>		<b>10</b>	<b>10</b>	<b>8</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>11</b>	<b>605</b>	<b>5</b>	<b>90</b>	<b>17</b>	<b>0</b>	<b>5</b>	

**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 "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

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

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

**Regions:**

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, Dominica, Dominican Republic, Ecuador, El Salvador, Grenada, Guatemala, Guyana, Haiti, Honduras, Jamaica, Mexico, Nicaragua, Panama, Paraguay, Peru, St. Kitts and Nevis, St. Lucia, St. Vincent and the Grenadines, Suriname, Trinidad and Tobago, Uruguay, Venezuela, Antigua And Barbuda, Aruba, Bahamas, Barbados, Cayman Islands, Cuba, French Guiana, Guadeloupe, Martinique, Puerto Rico, Saint Barthélemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Madagascar, Malawi, Mali, Mauritius, Mauritania, Mozambique, Namibia, Niger, Nigeria, Rwanda, Sao Tome And Principe, Senegal, Seychelles, Sierra Leone, South Sudan, Swaziland, Tanzania, United Republic Of, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

Danske Bank A/S

	As of 30/09/2018							As of 31/12/2018						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</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>1</sup>		Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>		Of which: defaulted	On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
(min EUR)														
<b>Debt securities (including at amortised cost and fair value)</b>	<b>36,613</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>35,926</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	8,073	0	0	0	0	0	0	7,441	0	0	0	0	0	0
Credit institutions	28,011	0	0	0	0	0	0	27,811	0	0	0	0	0	0
Other financial corporations	487	0	0	0	0	0	0	562	0	0	0	0	0	0
Non-financial corporations	42	0	0	0	0	0	0	111	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>320,612</b>	<b>521</b>	<b>7,753</b>	<b>2,826</b>	<b>566</b>	<b>1,833</b>	<b>5,003</b>	<b>311,862</b>	<b>793</b>	<b>7,512</b>	<b>2,923</b>	<b>547</b>	<b>1,834</b>	<b>4,911</b>
Central banks	33,790	0	0	0	0	0	0	27,514	0	0	0	0	0	0
General governments	5,819	0	3	0	1	1	1	7,282	0	27	0	0	3	24
Credit institutions	7,624	0	13	7	2	6	5	9,416	10	13	7	2	7	6
Other financial corporations	43,051	35	264	14	4	72	191	38,165	120	264	13	4	71	186
Non-financial corporations	98,734	417	3,922	1,272	241	953	2,253	98,884	571	3,757	1,363	237	994	2,173
of which: small and medium-sized enterprises at amortised cost	23,584	28	1,149	550	133	435	415	23,904	37	1,100	529	135	434	379
Households	131,594	70	3,551	1,533	318	800	2,552	130,601	92	3,451	1,539	304	760	2,523
<b>DEBT INSTRUMENTS other than HFT</b>	<b>357,225</b>	<b>521</b>	<b>7,753</b>	<b>2,826</b>	<b>566</b>	<b>1,833</b>	<b>5,003</b>	<b>347,788</b>	<b>793</b>	<b>7,512</b>	<b>2,923</b>	<b>547</b>	<b>1,834</b>	<b>4,911</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>100,644</b>		<b>553</b>	<b>120</b>	<b>144</b>	<b>227</b>	<b>136</b>	<b>98,785</b>		<b>577</b>	<b>122</b>	<b>184</b>	<b>144</b>	<b>203</b>

<sup>(1)</sup> 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

<sup>(2)</sup> 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)

<sup>(3)</sup> 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)

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F.18.00 / F.19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

## 2019 EU-wide Transparency Exercise

### Performing and non-performing exposures

Danske Bank A/S

(mln EUR)	As of 31/03/2019							As of 30/06/2019						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</sup>		Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions <sup>4</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>1</sup>	Of which: defaulted		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>1</sup>	Of which: defaulted		On performing exposures <sup>2</sup>	On non-performing exposures <sup>3</sup>	
			Of which: defaulted	Of which: defaulted			Of which: defaulted			Of which: defaulted				
<b>Debt securities (including at amortised cost and fair value)</b>	<b>34,086</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>34,033</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0
General governments	6,634	0	0	0	0	0	0	6,160	0	0	0	0	0	0
Credit institutions	26,805	0	0	0	0	0	0	27,106	0	0	0	0	0	0
Other financial corporations	546	0	0	0	0	0	0	599	0	0	0	0	0	0
Non-financial corporations	101	0	0	0	0	0	0	168	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>316,856</b>	<b>630</b>	<b>5,615</b>	<b>2,804</b>	<b>582</b>	<b>1,772</b>	<b>3,498</b>	<b>319,720</b>	<b>374</b>	<b>5,515</b>	<b>2,806</b>	<b>569</b>	<b>1,680</b>	<b>3,263</b>
Central banks	28,214	0	0	0	0	0	0	32,461	0	0	0	0	0	0
General governments	6,088	114	26	0	0	3	22	6,431	2	2	0	0	2	0
Credit institutions	9,981	0	11	6	1	6	4	8,269	0	10	7	1	6	3
Other financial corporations	39,530	2	176	11	4	69	107	38,452	3	191	124	4	92	99
Non-financial corporations	100,857	306	3,074	1,244	247	972	1,855	101,502	225	3,035	1,190	244	878	1,699
of which: small and medium-sized enterprises at amortised cost	24,350	45	978	526	140	418	332	24,713	42	930	492	133	385	338
Households	132,185	207	2,329	1,542	330	722	1,510	132,605	144	2,278	1,485	319	701	1,463
<b>DEBT INSTRUMENTS other than HFT</b>	<b>350,942</b>	<b>630</b>	<b>5,615</b>	<b>2,804</b>	<b>582</b>	<b>1,772</b>	<b>3,498</b>	<b>353,753</b>	<b>374</b>	<b>5,515</b>	<b>2,806</b>	<b>569</b>	<b>1,680</b>	<b>3,263</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>101,074</b>		<b>451</b>	<b>122</b>	<b>198</b>	<b>123</b>	<b>200</b>	<b>106,527</b>		<b>537</b>	<b>132</b>	<b>192</b>	<b>147</b>	<b>187</b>

(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)

(4) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.



## 2019 EU-wide Transparency Exercise

### Forborne exposures

Danske Bank A/S

	As of 30/09/2018					As of 31/12/2018				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(mln EUR)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>4,369</b>	<b>3,626</b>	<b>858</b>	<b>838</b>	<b>2,878</b>	<b>4,148</b>	<b>3,444</b>	<b>944</b>	<b>918</b>	<b>2,722</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	2	2	1	1	0	0	0	0	0	0
Credit institutions	1	1	0	0	0	1	1	0	0	0
Other financial corporations	231	229	61	61	168	231	229	64	64	167
Non-financial corporations	2,441	2,047	484	469	1,494	2,340	1,908	549	531	1,422
of which: small and medium-sized enterprises at amortised cost	705	608	230	228	270	615	555	239	233	234
Households	1,695	1,348	312	306	1,216	1,576	1,307	331	323	1,133
<b>DEBT INSTRUMENTS other than HFT</b>	<b>4,369</b>	<b>3,626</b>	<b>858</b>	<b>838</b>	<b>2,878</b>	<b>4,148</b>	<b>3,444</b>	<b>944</b>	<b>918</b>	<b>2,722</b>
<b>Loan commitments given</b>	<b>123</b>	<b>70</b>	<b>24</b>	<b>23</b>	<b>3</b>	<b>203</b>	<b>129</b>	<b>23</b>	<b>20</b>	<b>50</b>

<sup>(1)</sup> 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□

<sup>(2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair

## 2019 EU-wide Transparency Exercise

### Forborne exposures

Danske Bank A/S

	As of 31/03/2019					As of 30/06/2019				
	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	Gross carrying amount of exposures with forbearance measures	Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		
		Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			Of which non-performing exposures with forbearance measures	Of which on non-performing exposures with forbearance measures			
(mln EUR)										
<b>Debt securities (including at amortised cost and fair value)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>3,486</b>	<b>2,512</b>	<b>813</b>	<b>765</b>	<b>2,174</b>	<b>3,098</b>	<b>2,212</b>	<b>687</b>	<b>633</b>	<b>1,903</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0
Credit institutions	1	1	0	0	0	0	0	0	0	0
Other financial corporations	185	162	61	61	124	74	48	8	8	30
Non-financial corporations	1,911	1,489	434	412	1,049	1,676	1,345	377	353	893
of which: small and medium-sized enterprises at amortised cost	529	447	188	182	224	505	408	158	150	230
Households	1,389	861	317	292	1,002	1,348	819	301	271	980
<b>DEBT INSTRUMENTS other than HFT</b>	<b>3,486</b>	<b>2,512</b>	<b>813</b>	<b>765</b>	<b>2,174</b>	<b>3,098</b>	<b>2,212</b>	<b>687</b>	<b>633</b>	<b>1,903</b>
<b>Loan commitments given</b>	<b>199</b>	<b>107</b>	<b>16</b>	<b>15</b>	<b>54</b>	<b>198</b>	<b>127</b>	<b>26</b>	<b>24</b>	<b>19</b>

(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□

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair