



## 2016 EU-wide Transparency Exercise

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

## 2016 EU-wide Transparency Exercise

### Capital

Danske Bank

		(mín EUR, %)		As of 31/12/2015	As of 30/06/2016	COREP CODE	REGULATION
<b>OWN FUNDS Transitional period</b>	<b>A</b>	<b>OWN FUNDS</b>	<b>23,469</b>	<b>22,751</b>		C 01.00 (r010,d10)	Articles 4(118) and 72 of CRR
	<b>A.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>18,004</b>	<b>16,973</b>		C 01.00 (r020,d10)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,231	547		C 01.00 (r030,d10)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	17,643	17,822		C 01.00 (r130,d10)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	57	31		C 01.00 (r180,d10)	Articles 4(100), 36(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0		C 01.00 (r200,d10)	Articles 4(117) and 24(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0		C 01.00 (r210,d10)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0		C 01.00 (r230,d10)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-68	-226		C 01.00 (r250,d10)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-816	-835		C 01.00 (r300,d10) + C 01.00 (r340,d10)	Articles 4(113), 36(1) point (b) and 37 of CRR, Articles 4(115), 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 DTLs	-46	-56		C 01.00 (r370,d10)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IIRB shortfall of credit risk adjustments to expected losses	0	0		C 01.00 (r380,d10)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-271	-239		C 01.00 (r390,d10)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0		C 01.00 (r430,d10)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0		C 01.00 (r440,d10)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	-5	-22		C 01.00 (r450,d10) + C 01.00 (r460,d10) + C 01.00 (r470,d10) + C 01.00 (r471,d10) + C 01.00 (r472,d10)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (ii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(B) of CRR and Articles 36(1) point (k) (v) and 155(c) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	-5	-22		C 01.00 (r460,d10)	Articles 36(1) point (k) (i), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0		C 01.00 (r480,d10)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0		C 01.00 (r490,d10)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0		C 01.00 (r500,d10)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0		C 01.00 (r510,d10)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0		C 01.00 (r524,d10)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-515	-241		C 01.00 (r529,d10)	-
	A.1.21	Transitional adjustments	693	192		CA1 (1.1.1.6 + 1.1.1.8 + 1.1.1.26)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0		C 01.00 (r220,d10)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0		C 01.00 (r240,d10)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	693	192		C 01.00 (r520,d10)	Articles 469 to 472, 478 and 481 of CRR
<b>A.2</b>	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,702</b>	<b>2,730</b>		C 01.00 (r530,d10)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	1,481	1,481		C 01.00 (r540,d10) + C 01.00 (r670,d10)		
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0		C 01.00 (r720,d10)		
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0		C 01.00 (r690,d10) + C 01.00 (r700,d10) + C 01.00 (r710,d10) + C 01.00 (r740,d10) + C 01.00 (r744,d10) + C 01.00 (r748,d10)		
A.2.4	Additional Tier 1 transitional adjustments	1,221	1,249		C 01.00 (r660,d10) + C 01.00 (r680,d10) + C 01.00 (r730,d10)		
<b>A.3</b>	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>20,707</b>	<b>19,703</b>		C 01.00 (r015,d10)	Article 25 of CRR	
<b>A.4</b>	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,762</b>	<b>3,048</b>		C 01.00 (r750,d10)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,327	2,323		C 01.00 (r760,d10) + C 01.00 (r890,d10)		
A.4.2	Other Tier 2 Capital components and deductions	0	0		C 01.00 (r910,d10) + C 01.00 (r920,d10) + C 01.00 (r930,d10) + C 01.00 (r940,d10) + C 01.00 (r950,d10) + C 01.00 (r970,d10) + C 01.00 (r974,d10) + C 01.00 (r978,d10)		
A.4.3	Tier 2 transitional adjustments	435	725		C 01.00 (r880,d10) + C 01.00 (r900,d10) + C 01.00 (r960,d10)		
<b>OWN FUNDS REQUIREMENTS</b>	<b>B</b>	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>111,703</b>	<b>107,581</b>		C 02.00 (r010,d10)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	-102	4		C 05.01 (r010,d40)	
<b>CAPITAL RATIOS (%) Transitional period</b>	<b>C.1</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>16.12%</b>	<b>15.78%</b>		CA1 (1)	-
	<b>C.2</b>	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>18.54%</b>	<b>18.31%</b>		CA1 (3)	-
	<b>C.3</b>	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>21.01%</b>	<b>21.15%</b>		CA3 (5)	-
<b>CET1 Capital Fully loaded</b>	<b>D</b>	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>17,311</b>	<b>16,781</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.2.2-A.4.3,0))]	-
<b>CET1 RATIO (%) Fully loaded<sup>1</sup></b>	<b>E</b>	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>15.48%</b>	<b>15.60%</b>		[D.1]/[B-B.1]	-

<sup>(1)</sup> Fully loaded CET1 capital ratio estimation based on the formulae stated in column "COREP CODE"

## 2016 EU-wide Transparency Exercise

### Risk exposure amounts

Danske Bank

(mln EUR)	as of 31/12/2015	as of 30/06/2016
Risk exposure amounts for credit risk	91,042	91,968
Risk exposure amount for securitisation and re-securitisations in the banking book	355	418
Risk exposure amount for contributions to the default fund of a CCP	0	134
Risk exposure amount Other credit risk	90,687	91,416
Risk exposure amount for position, foreign exchange and commodities (Market risk)	9,671	5,009
of which: Risk exposure amount for securitisation and re-securitisations in the trading book <sup>1</sup>	0	0
Risk exposure amount for Credit Valuation Adjustment	1,244	826
Risk exposure amount for operational risk	9,746	9,777
Other risk exposure amounts	0	2
<b>Total Risk Exposure Amount</b>	<b>111,703</b>	<b>107,581</b>

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

## 2016 EU-wide Transparency Exercise

### P&L

Danske Bank

(mln EUR)	As of 31/12/2015	As of 30/06/2016
Interest income	7,385	3,410
Of which debt securities income	937	322
Of which loans and advances income	5,785	2,704
Interest expenses	3,508	1,525
(Of which deposits expenses)	460	154
(Of which debt securities issued expenses)	3,035	1,352
(Expenses on share capital repayable on demand)	0	0
Dividend income	145	51
Net Fee and commission income	1,581	731
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	-58	-11
Gains or (-) losses on financial assets and liabilities held for trading, net	-154	54
Gains or (-) losses on financial assets and liabilities designated at fair value through profit or loss, net	0	0
Gains or (-) losses from hedge accounting, net	1	0
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	444	303
<b>TOTAL OPERATING INCOME, NET</b>	<b>5,837</b>	<b>3,013</b>
(Administrative expenses)	2,838	1,382
(Depreciation)	359	181
(Provisions or (-) reversal of provisions)	-17	-6
(Commitments and guarantees given)	-17	-6
(Other provisions)	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	4	
Of which restructuring <sup>1</sup>	0	
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-49	-30
(Loans and receivables)	-49	-30
(Held to maturity investments, AFS assets and financial assets measured at cost)	0	0
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	616	0
(of which Goodwill)	616	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	204	90
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>2,294</b>	<b>1,576</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,733</b>	<b>1,240</b>
Profit or (-) loss after tax from discontinued operations	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,733</b>	<b>1,240</b>
Of which attributable to owners of the parent	1,733	1,240

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

**2016 EU-wide Transparency Exercise**  
**Market Risk**  
 Danske Bank

	SA		IM										IM										
	As of 31/12/2015	As of 30/06/2016	As of 31/12/2015										As of 30/06/2016										
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP				TOTAL RISK EXPOSURE AMOUNT	VaR ( <i>Memorandum item</i> )		STRESSED VaR ( <i>Memorandum item</i> )		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			
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			
(mln EUR)																							
Traded Debt Instruments	497	2	365	121	593	174							159	39	426	108							
Of which: General risk	0	2	213	77	235	64							80	17	160	39							
Of which: Specific risk	497	0	152	44	358	110							79	22	266	69							
Equities	126	78	10	4	19	7							11	4	15	4							
Of which: General risk	6	4	6	3	12	5							7	3	11	3							
Of which: Specific risk	6	4	4	1	7	2							4	1	4	1							
Foreign exchange risk	14	6	7	1	12	2							8	2	20	1							
Commodities risk	43	16	0	0	0	0							0	0	0	0							
<b>Total</b>	<b>681</b>	<b>103</b>	<b>227</b>	<b>75</b>	<b>387</b>	<b>112</b>	<b>106</b>	<b>94</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8,990</b>	<b>91</b>	<b>21</b>	<b>243</b>	<b>67</b>	<b>59</b>	<b>48</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,906</b>	

2016 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Danske Bank

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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
(mth EUR, %)									
Consolidated data	Central governments or central banks	37,438	31,740	5		51,295	44,503	4	
	Regional governments or local authorities	7,165	9,069	151		9,234	10,946	147	
	Public sector entities	225	83	13		337	193	14	
	Multilateral Development Banks	814	285	0		3,076	503	0	
	International Organisations	209	209	0		206	206	0	
	Institutions	3,127	2,354	735		3,621	2,546	500	
	Corporates	8,760	6,688	6,336		7,366	4,835	4,785	
	of which: SME	1,023	697	639		1,038	709	660	
	Retail	7,737	6,091	5,697		6,328	4,126	4,125	
	of which: SME	1,518	1,087	951		1,437	1,069	935	
	Secured by mortgages on immovable property	16,381	16,053	5,564		16,429	16,066	5,568	
	of which: SME	774	661	192		792	657	190	
	Exposures in default	1,312	789	866	489	1,529	833	883	448
	Items associated with particularly high risk	439	303	455		441	331	496	
	Covered bonds	23,912	23,912	2,420		28,967	28,967	2,916	
	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	1,875	1,865	1,873		2,192	2,182	2,290		
Securitisation	0	0	0		0	0	0		
Other exposures	284	284	277		243	243	235		
<b>Standardised Total<sup>2</sup></b>	<b>109,064</b>	<b>97,710</b>	<b>21,600</b>	<b>748</b>	<b>130,259</b>	<b>115,379</b>	<b>19,959</b>	<b>646</b>	

<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).

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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>
(mth EUR, %)									
DENMARK	Central governments or central banks	7,108	7,653	0		3,591	4,070	0	
	Regional governments or local authorities	3,971	6,259	0		4,913	6,980	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	2,136	1,834	506		2,001	1,699	239	
	Corporates	2,381	2,280	1,996		2,281	148	148	
	of which: SME	0	0	0		5	5	5	
	Retail	340	253	186		58	34	24	
	of which: SME	229	180	132		15	7	4	
	Secured by mortgages on immovable property	96	96	17		111	111	24	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	0	0	2	3	1	1	2
	Items associated with particularly high risk	0	0	0		47	47	70	
	Covered bonds	22,948	22,948	2,318		26,674	26,674	2,695	
	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	1,750	1,740	1,740		2,088	2,078	2,179		
Securitisation	0	0	0		0	0	0		
Other exposures	265	265	265		29	29	29		
<b>Standardised Total<sup>2</sup></b>	<b>40,808</b>	<b>40,808</b>	<b>4,055</b>	<b>138</b>	<b>40,808</b>	<b>40,808</b>	<b>4,055</b>	<b>79</b>	

<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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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>
(mth EUR, %)									
SWEDEN	Central governments or central banks	8,601	7,097	0		7,471	5,961	0	
	Regional governments or local authorities	1,165	901	0		2,273	1,989	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	33	29	6		11	5	1	
	Corporates	23	6	6		34	10	10	
	of which: SME	0	0	0		0	0	0	
	Retail	13	6	5		6	2	2	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	10	10	4		15	15	6	
	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	165	165	17		1,109	1,109	111	
	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		11	11	11		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		70	70	70		
<b>Standardised Total<sup>2</sup></b>	<b>10,004</b>	<b>10,004</b>	<b>1,000</b>	<b>0</b>	<b>10,004</b>	<b>10,004</b>	<b>1,000</b>	<b>0</b>	

<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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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>
(mth EUR, %)									
FINLAND	Central governments or central banks	5,410	6,060	0		4,469	5,104	0	
	Regional governments or local authorities	1,116	1,108	0		1,181	1,203	0	
	Public sector entities	225	83	13		260	115	14	
	Multilateral Development Banks	47	47	0		37	36	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	94	31	4		162	78	16	
	Corporates	1,117	725	717		1,280	856	850	
	of which: SME	93	57	49		103	68	62	
	Retail	3,709	2,154	1,533		3,404	1,872	1,313	
	of which: SME	717	550	315		777	595	341	
	Secured by mortgages on immovable property	10,928	10,831	3,754		11,275	11,189	3,880	
	of which: SME	470	437	117		473	441	118	
	Exposures in default	408	295	319	87	479	371	394	79
	Items associated with particularly high risk	1	1	1		1	1	1	
	Covered bonds	161	161	16		164	164	16	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	13	13	20		13	13	19		
Securitisation	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>	<b>18,004</b>	<b>18,004</b>	<b>5,555</b>	<b>88</b>	<b>18,004</b>	<b>18,004</b>	<b>5,555</b>	<b>80</b>	

<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 does not include Securitisation exposures

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Danske Bank

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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>
(m EUR, %)									
<b>NORWAY</b>	Central governments or central banks	1,082	439	0		2,763	1,580	0	
	Regional governments or local authorities	455	351	70		428	350	70	
	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	1	1	
	Corporates	67	9	9		100	32	32	
	of which: SME	0	0	0		0	0	0	
	Retail	14	11	8		5	3	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	8	8	3		16	16	6	
	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	1	
	Covered bonds	133	133	13		275	275	40	
	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	54	54	54		52	52	52		
Securitisation									
Other exposures	0	0	0		1	1	1		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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>
(m EUR, %)									
<b>UNITED KINGDOM</b>	Central governments or central banks	7,779	3,877	0		5,763	4,685	0	
	Regional governments or local authorities	227	227	45		203	203	41	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	14	7	0		15	8	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	440	102	38		204	767	48	
	Corporates	3,196	2,286	2,264		3,199	2,102	2,084	
	of which: SME	431	263	240		362	210	192	
	Retail	1,736	754	516		1,354	696	477	
	of which: SME	452	277	199		502	368	231	
	Secured by mortgages on immovable property	2,669	2,494	871		2,686	2,420	844	
	of which: SME	281	206	70		297	196	66	
	Exposures in default	315	155	185	156	264	127	146	133
	Items associated with particularly high risk	431	297	446		387	278	417	
	Covered bonds	134	134	13		182	182	18	
	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	37	37	38		19	19	20		
Securitisation									
Other exposures	0	0	0		70	70	70		
<b>Standardised Total<sup>2</sup></b>				<b>318</b>				<b>256</b>	

<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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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>
(m EUR, %)									
<b>GERMANY</b>	Central governments or central banks	1,027	977	0		16,147	16,100	0	
	Regional governments or local authorities	25	25	0		0	0	0	
	Public sector entities	0	0	0		78	78	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	51	33	9		44	29	7	
	Corporates	0	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	9	2	1		10	2	2	
	of which: SME	1	0	0		4	3	1	
	Secured by mortgages on immovable property	3	3	1		3	3	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	0	0	0		26	26	3	
	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		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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>
(m EUR, %)									
<b>IRELAND</b>	Central governments or central banks	497	497	0		537	537	0	
	Regional governments or local authorities	10	10	5		9	9	5	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	36	32	32		32	28	28	
	of which: SME	0	0	0		0	0	0	
	Retail	602	544	407		302	245	183	
	of which: SME	4	2	1		27	26	19	
	Secured by mortgages on immovable property	1,372	1,372	480		1,537	1,536	538	
	of which: SME	1	1	0		0	0	0	
	Exposures in default	448	254	266	193	491	293	296	197
	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		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>241</b>				<b>248</b>	

<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 does not include Securitisation exposures

## 2016 EU-wide Transparency Exercise

### Credit Risk - Standardised Approach

Danske Bank

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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>
(mn EUR, %)									
<b>SWITZERLAND</b>	Central governments or central banks	10	10	0		402	402	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	5	5	0		27	27	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1	0	0		37	10	10	
	of which: SME	0	0	0		0	0	0	
	Retail	70	16	12		20	3	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	5	5	2		8	8	3	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	2	0	2	2	2	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	23	23	2		23	23	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		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>1</b>				<b>0</b>	

<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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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>
(mn EUR, %)									
<b>FRANCE</b>	Central governments or central banks	1,838	1,838	0		1,993	1,993	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	21	10	0		21	10	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	30	12		14	22	8	
	Corporates	7	1	1		36	8	8	
	of which: SME	0	0	0		0	0	0	
	Retail	43	11	8		13	4	3	
	of which: SME	4	2	1		2	1	1	
	Secured by mortgages on immovable property	16	15	5		22	21	7	
	of which: SME	4	4	1		5	5	1	
	Exposures in default	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	1		0	0	1	
	Covered bonds	228	228	23		268	268	27	
	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		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>0</b>				<b>0</b>	

<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 does not include Securitisation exposures

		Standardised Approach							
		As of 31/12/2015				As of 30/06/2016			
		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>
(mn EUR, %)									
<b>UNITED STATES</b>	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		23	23	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	82	66	58		39	18	11	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	7	5	4		3	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	10	10	3		11	11	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	1	1	1	2	1	1	1
	Items associated with particularly high risk	3	3	4		2	2	3	
	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		
Securitisation									
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>2</sup></b>				<b>1</b>				<b>1</b>	

<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 does not include Securitisation exposures



2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Danske Bank

		IRB Approach											
		As of 31/12/2015						As of 30/06/2016					
		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
(m€ EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	21,853	21	19,870	2,069	0	5	24,161	21	22,072	3,045	0	4
	Corporates	164,428	2,809	132,350	49,339	2,241	2,140	170,596	2,654	137,344	50,278	1,733	1,999
	Corporates - Of Which: Specialised Lending	614	16	584	173	2	3	663	13	641	160	0	2
	Corporates - Of Which: SME	25,637	517	20,009	4,968	210	321	26,837	491	20,946	4,667	322	263
	Retail	109,932	923	103,877	15,889	1,998	879	115,242	835	106,177	16,481	1,373	824
	Retail - Secured on real estate property	86,701	438	85,839	11,999	1,302	116	90,804	448	89,336	13,437	1,211	210
	Retail - Secured on real estate property - Of Which: SME	4,688	55	4,506	971	150	18	4,798	62	4,592	926	170	37
	Retail - Secured on real estate property - Of Which: non-SME	82,013	383	81,333	11,029	1,152	98	86,006	386	84,744	12,512	1,041	173
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	23,231	485	18,039	3,889	695	763	24,438	387	16,841	3,044	152	613
	Retail - Other Retail - Of Which: SME	2,468	85	1,849	578	105	93	2,190	57	1,645	474	36	62
	Retail - Other Retail - Of Which: non-SME	20,763	401	16,190	3,311	591	670	22,247	329	15,196	2,569	126	552
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	1,011	0	1,011	355	0	0	871	0	871	418	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total				69,442						71,876			

<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 31/12/2015						As of 30/06/2016					
		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
(m€ EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			Of which: defaulted	
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,997	0	1,833	316	0	4	2,017	0	2,047	348	0	3
	Corporates	76,067	2,053	62,600	19,388	944	1,637	78,110	2,009	63,869	20,010	1,366	1,547
	Corporates - Of Which: Specialised Lending	142	1	141	45	2	2	122	0	121	49	0	1
	Corporates - Of Which: SME	18,571	415	13,730	2,601	128	250	19,843	393	14,597	2,447	290	197
	Retail	81,697	742	77,758	10,285	1,508	802	83,853	687	78,666	11,761	1,039	752
	Retail - Secured on real estate property	67,979	349	67,541	7,827	955	105	70,993	375	69,978	9,860	948	192
	Retail - Secured on real estate property - Of Which: SME	4,352	51	4,186	837	125	17	4,458	59	4,266	847	162	36
	Retail - Secured on real estate property - Of Which: non-SME	63,626	297	63,355	6,990	830	89	66,535	316	65,711	9,013	786	156
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	13,719	393	10,216	2,458	553	697	12,859	311	8,688	1,901	92	560
	Retail - Other Retail - Of Which: SME	1,444	68	1,031	339	76	79	1,224	42	876	255	20	47
	Retail - Other Retail - Of Which: non-SME	12,274	325	9,185	2,118	477	617	11,635	270	7,812	1,647	71	512
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	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	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 31/12/2015						As of 30/06/2016					
		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
(m€ EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			Of which: defaulted	
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,945	0	780	152	0	0	3,036	0	2,847	282	0	0
	Corporates	33,272	96	27,105	10,284	139	61	36,331	71	30,434	11,611	80	59
	Corporates - Of Which: Specialised Lending	1	0	1	0	0	0	1	0	1	0	0	0
	Corporates - Of Which: SME	3,283	19	3,069	909	47	12	3,284	16	3,152	859	23	11
	Retail	12,108	96	11,350	1,423	257	36	12,859	66	11,466	1,241	131	32
	Retail - Secured on real estate property	6,592	43	6,551	777	164	5	6,580	26	6,553	670	75	7
	Retail - Secured on real estate property - Of Which: SME	134	2	128	74	1	1	134	1	129	36	2	1
	Retail - Secured on real estate property - Of Which: non-SME	6,458	40	6,423	703	149	4	6,446	25	6,424	633	73	6
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	5,516	53	4,799	645	92	31	6,683	40	4,912	572	55	25
	Retail - Other Retail - Of Which: SME	808	12	669	191	17	10	753	12	628	174	10	11
	Retail - Other Retail - Of Which: non-SME	4,708	41	4,130	454	76	21	5,931	28	4,285	398	46	14
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	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	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 31/12/2015						As of 30/06/2016					
		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
(m€ EUR, %)		Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted			Of which: defaulted	
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	191	0	199	36	0	0	348	0	332	41	0	0
	Corporates	15,194	245	11,234	5,614	2	122	15,506	219	11,637	5,340	0	96
	Corporates - Of Which: Specialised Lending	20	15	18	4	0	1	17	13	5	0	1	0
	Corporates - Of Which: SME	1,482	60	1,209	555	0	40	1,864	63	1,605	753	0	35
	Retail	5	0	4	1	0	0	4	0	4	1	0	0
	Retail - Secured on real estate property	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	3	0	3	0	0	0	3	0	3	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	0	1	1	0	0	2	0	2	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	1	0	0	2	0	2	0	0	0
	Equity	0	0	0	0	0	0	0	0	0	0	0	0
	Securitisation	0	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	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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Danske Bank

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		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		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	359	0	286	51	0	652	0	591	76	
	Corporates	20,003	127	15,996	7,419	126	89	21,263	138	16,703	
	Corporates - Of Which: Specialised Lending	451	0	425	123	0	0	523	0	503	
	Corporates - Of Which: SME	2,088	16	1,807	774	13	15	1,698	12	1,468	
	Retail	15,056	54	13,799	4,003	193	15	17,007	53	15,053	
	Retail - Secured on real estate property	11,348	38	10,975	3,270	161	3	12,419	37	12,018	
	Retail - Secured on real estate property - Of Which: SME	188	1	177	55	9	0	193	2	183	
	Retail - Secured on real estate property - Of Which: non-SME	11,160	37	10,798	3,215	152	2	12,226	35	11,835	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	3,708	16	2,824	733	32	12	4,588	16	3,035	
	Retail - Other Retail - Of Which: SME	209	4	145	46	11	3	206	4	138	
	Retail - Other Retail - Of Which: non-SME	3,498	12	2,679	687	21	10	4,382	12	2,896	
	Equity	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	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 31/12/2015					As of 30/06/2016				
		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		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	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	
	Institutions	3,972	0	3,777	406	0	0	3,677	0	3,610	
	Corporates	3,459	1	2,518	833	8	1	3,558	1	2,720	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	5	0	4	4	0	0	3	0	2	
	Retail	186	2	165	28	7	2	228	2	196	
	Retail - Secured on real estate property	112	1	108	20	6	1	121	1	114	
	Retail - Secured on real estate property - Of Which: SME	2	0	2	1	0	0	1	0	1	
	Retail - Secured on real estate property - Of Which: non-SME	110	1	106	19	6	1	120	1	113	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	75	1	58	8	1	1	107	1	82	
	Retail - Other Retail - Of Which: SME	1	0	1	0	0	0	1	0	0	
	Retail - Other Retail - Of Which: non-SME	74	1	57	8	1	1	106	1	82	
	Equity	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	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 31/12/2015					As of 30/06/2016				
		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		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	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	
	Institutions	3,280	0	3,097	141	0	0	3,479	0	3,277	
	Corporates	2,636	17	1,625	656	11	25	2,663	17	1,520	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	12	0	12	8	0	0	12	0	12	
	Retail	91	8	84	25	11	7	86	5	80	
	Retail - Secured on real estate property	65	1	64	15	5	0	66	1	64	
	Retail - Secured on real estate property - Of Which: SME	2	0	2	2	1	0	2	0	2	
	Retail - Secured on real estate property - Of Which: non-SME	63	1	62	13	5	0	64	1	62	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	25	6	19	10	5	6	21	4	16	
	Retail - Other Retail - Of Which: SME	3	0	2	1	0	0	3	0	2	
	Retail - Other Retail - Of Which: non-SME	22	6	18	9	5	6	18	4	14	
	Equity	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	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 31/12/2015					As of 30/06/2016				
		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		
		(m EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	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	
	Institutions	134	0	123	23	0	0	119	0	111	
	Corporates	2,562	208	1,930	1,943	983	115	2,397	170	1,681	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	7	6	5	23	22	4	6	5	3	
	Retail	3	0	3	1	0	0	3	0	3	
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	2	0	2	1	0	0	2	0	2	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	0	0	0	0	0	1	0	1	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	1	0	1	
	Equity	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	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).

2016 EU-wide Transparency Exercise

Credit Risk - IRB Approach  
Danske Bank

		IRB Approach									
		As of 31/12/2015					As of 30/06/2016				
		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		
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	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	
	Institutions	3465	0	3,429	34	0	0	3,757	0	3,724	
	Corporates	820	0	621	148	0	0	1,179	0	1,045	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	83	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail	88	3	79	16	1	3	88	3	82	
	Retail - Secured on real estate property	64	2	64	12	1	2	71	2	70	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	64	2	63	12	1	2	70	2	69	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	15	
	Retail - Other Retail	24	1	16	3	0	1	17	1	3	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	24	1	16	3	0	1	17	1	3	
	Equity	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	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 31/12/2015					As of 30/06/2016				
		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		
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
FRANCE	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	1,779	0	1,687	111	0	0	1,492	0	1,394	
	Corporates	378	1	288	106	1	1	412	1	326	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	44	1	44	3	1	1	1	1	0	
	Retail	60	4	52	10	3	4	56	4	49	
	Retail - Secured on real estate property	42	0	41	7	1	0	39	0	39	
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	40	0	39	7	1	0	37	0	37	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	17	4	11	3	2	4	17	4	10	
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	17	4	11	3	2	4	16	4	10	
	Equity	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	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 31/12/2015					As of 30/06/2016				
		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		
		(min EUR, %)	Of which: defaulted	Of which: defaulted	Of which: defaulted	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	
	Institutions	738	0	640	122	0	0	759	0	660	
	Corporates	2,423	12	1,536	671	3	40	2,387	12	1,577	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
	Retail	135	2	125	21	4	2	145	2	131	
	Retail - Secured on real estate property	109	1	108	16	3	0	119	1	115	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	108	1	107	16	3	0	118	1	115	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	26	1	18	5	1	26	1	16	4	
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	1	0	0	0	
	Retail - Other Retail - Of Which: non-SME	26	1	17	5	1	26	1	15	4	
	Equity	0	0	0	0	0	0	0	0	0	
Securitisation	0	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	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).

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

Danske Bank

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio														
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	Designated at fair value through profit or loss <sup>2</sup>			Available-for-sale <sup>3</sup>	Loans and Receivables <sup>4</sup>			Held-to-maturity investments	of which: Debt securities					
					of which: Loans and advances	of which: Debt securities	of which: Loans and advances		of which: Debt securities	of which: Loans and advances	of which: Debt securities		of which: Loans and advances	of which: Debt securities				
<b>TOTAL - ALL COUNTRIES</b>	<b>30,672.9</b>	<b>7,447.1</b>	<b>23,225.7</b>	<b>11,468.0</b>	<b>0.0</b>	<b>11,468.0</b>	<b>5,085.2</b>	<b>1,244.2</b>	<b>3,841.0</b>	<b>20.7</b>	<b>0.0</b>	<b>20.7</b>	<b>6,203.0</b>	<b>6,203.0</b>	<b>0.0</b>	<b>7,896.0</b>	<b>0.0</b>	<b>7,896.0</b>
Austria	1,040.7	0.0	1,040.7															
Belgium	1,210.5	0.0	1,210.5															
Bulgaria	0.0	0.0	0.0															
Croatia	0.0	0.0	0.0															
Cyprus	0.0	0.0	0.0															
Czech Republic	20.7	0.0	20.7															
Denmark	5,644.8	3,949.8	1,695.0															
Estonia	0.0	0.0	0.0															
Finland	2,698.9	612.9	2,086.0															
France	2,782.8	0.0	2,782.8															
Germany	3,444.7	21.5	3,423.1															
Greece	0.0	0.0	0.0															
Hungary	0.0	0.0	0.0															
Ireland	672.3	45.5	628.8															
Italy	966.2	0.0	966.2															
Latvia	0.0	0.0	0.0															
Lithuania	0.0	0.0	0.0															
Luxembourg	40.8	0.0	40.8															
Malta	0.0	0.0	0.0															
Netherlands	1,497.7	0.0	1,497.7															
Poland	0.0	0.0	0.0															
Portugal	197.0	0.0	197.0															
Romania	0.0	0.0	0.0															
Slovakia	0.0	0.0	0.0															
Slovenia	0.0	0.0	0.0															
Spain	1,268.2	0.0	1,268.2															
Sweden	2,900.6	1,080.2	1,820.4															
United Kingdom	3,740.2	1,113.9	2,626.3															
Iceland	0.0	0.0	0.0															
Liechtenstein	0.0	0.0	0.0															
Norway	1,284.2	539.6	744.7															
Switzerland	0.0	0.0	0.0															
Australia	0.0	0.0	0.0															
Canada	0.0	0.0	0.0															
China	0.0	0.0	0.0															
Hong Kong	0.0	0.0	0.0															
Japan	0.0	0.0	0.0															
U.S.	1,165.0	0.0	1,165.0															
<b>Other advanced economies non EEA</b>	<b>8.8</b>	<b>0.0</b>	<b>8.8</b>															
<b>Other Central and eastern Europe countries non EEA</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>															
<b>Middle East</b>	<b>0.2</b>	<b>0.2</b>	<b>0.0</b>															
<b>Latin America and the Caribbean</b>	<b>2.9</b>	<b>2.9</b>	<b>0.0</b>															
<b>Africa</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>															
<b>Others</b>	<b>85.6</b>	<b>82.6</b>	<b>3.1</b>															

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**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, Dili, Bahrain, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2016 EU-wide Transparency Exercise

### Sovereign Exposure

Danske Bank

(mln EUR)

Country / Region	Financial assets: Carrying Amount			Memo: breakdown by accounting portfolio																	
		of which: loans and advances	of which: debt securities	Held for trading <sup>1</sup>	of which:		Designated at fair value through profit or loss <sup>2</sup>	of which:		Available-for-sale <sup>3</sup>	of which:		Loans and Receivables <sup>4</sup>	of which:		Held-to-maturity investments	of which:				
					Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities		Loans and advances	Debt securities						
<b>TOTAL - ALL COUNTRIES</b>	<b>30,169.4</b>	<b>7,581.4</b>	<b>22,588.0</b>	<b>10,458.7</b>		0.0	10,458.7		4,673.8	974.7	3,699.0	<b>70.6</b>		0.0	70.6	<b>6,606.7</b>	6,606.7	0.0	<b>8,359.7</b>	0.0	8,359.7
Austria	1,156.7	0.0	1,156.7																		
Belgium	1,219.5	0.0	1,219.5																		
Bulgaria	0.0	0.0	0.0																		
Croatia	0.0	0.0	0.0																		
Cyprus	0.0	0.0	0.0																		
Czech Republic	19.8	0.0	19.8																		
Denmark	6,360.7	3,227.2	2,633.5																		
Estonia	0.0	0.0	0.0																		
Finland	2,576.5	556.7	2,019.8																		
France	2,888.1	0.0	2,888.1																		
Germany	2,755.0	66.2	2,688.8																		
Greece	0.0	0.0	0.0																		
Hungary	0.0	0.0	0.0																		
Ireland	473.1	42.9	430.2																		
Italy	756.8	0.0	756.8																		
Latvia	0.0	0.0	0.0																		
Lithuania	0.0	0.0	0.0																		
Luxembourg	0.0	0.0	0.0																		
Malta	0.0	0.0	0.0																		
Netherlands	1,262.2	0.0	1,262.2																		
Poland	0.0	0.0	0.0																		
Portugal	56.7	0.0	56.7																		
Romania	0.0	0.0	0.0																		
Slovakia	0.0	0.0	0.0																		
Slovenia	0.0	0.0	0.0																		
Spain	1,446.2	0.0	1,446.2																		
Sweden	4,353.7	1,773.5	2,580.2																		
United Kingdom	2,616.6	836.2	1,780.4																		
Iceland	0.0	0.0	0.0																		
Liechtenstein	0.0	0.0	0.0																		
Norway	1,262.0	502.1	759.8																		
Switzerland	0.0	0.0	0.0																		
Australia	0.0	0.0	0.0																		
Canada	3.9	0.0	3.9																		
China	0.0	0.0	0.0																		
Hong Kong	0.0	0.0	0.0																		
Japan	0.0	0.0	0.0																		
U.S.	878.1	0.0	878.1																		
Other advanced economies non EEA	0.0	0.0	0.0																		
Other Central and eastern Europe countries non EEA	0.0	0.0	0.0																		
Middle East	0.0	0.0	0.0																		
Latin America and the Caribbean	1.9	1.9	0.0																		
Africa	0.0	0.0	0.0																		
Others	81.9	74.7	7.2																		

**Note:**

The information reported covers all exposures to "General governments" as defined in paragraph 41. (b) of Annex V of ITS on Supervisory reporting: "central governments, state or regional governments, and local governments, including administrative bodies and non-commercial undertakings, but excluding public companies and private companies held by these administrations that have a commercial activity (which shall be reported under "non-financial corporations"); social security funds; and international organisations, such as the European Community, the International Monetary Fund and the Bank for International Settlements.

**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, Dili, Bahrain, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Mauritania, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

**Latin America:** Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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.

**Africa:** Algeria, Egypt, Morocco, South Africa and Tunisia.

<sup>(1)</sup> Includes "Trading financial assets" portfolio for banks reporting under GAAP

<sup>(2)</sup> Includes "Non-trading non-derivative financial assets measured at fair value through profit or loss" portfolio for banks reporting under GAAP

<sup>(3)</sup> Includes "Non-trading non-derivative financial assets measured at fair value to equity" portfolio for banks reporting under GAAP

<sup>(4)</sup> Includes "Non-trading debt instruments measured at a cost-based method" and "Other non-trading non-derivative financial assets" portfolio for banks reporting under GAAP

## 2016 EU-wide Transparency Exercise

### Performing and non-performing exposures

Danske Bank

(min EUR, %)	As of 31/12/2015							As of 30/06/2016						
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions		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		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							
<b>Debt securities (including at amortised cost and fair value)</b>	<b>38,996</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>45,228</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	11,737	0	0	0	0	0	0	12,125	0	0	0	0	0	0
Credit institutions	26,480	0	0	0	0	0	0	31,645	0	0	0	0	0	0
Other financial corporations	711	0	0	0	0	0	0	608	0	0	0	0	0	0
Non-financial corporations	69	0	0	0	0	0	0	850	0	0	0	0	0	0
<b>Loans and advances (including at amortised cost and fair value)</b>	<b>264,212</b>	<b>280</b>	<b>8,793</b>	<b>4,632</b>	<b>683</b>	<b>3,461</b>	<b>4,637</b>	<b>270,015</b>	<b>225</b>	<b>8,000</b>	<b>4,798</b>	<b>651</b>	<b>3,203</b>	<b>4,642</b>
Central banks	4,777	0	0	0	0	0	0	2,702	0	0	0	0	0	0
General governments	7,455	0	12	6	2	3	5	7,583	0	3	1	0	2	0
Credit institutions	7,664	0	2	1	2	1	1	7,191	0	3	2	1	2	2
Other financial corporations	27,846	0	190	57	2	76	9	32,088	1	240	72	1	73	165
Non-financial corporations	91,118	112	4,102	2,209	257	1,746	1,842	91,354	96	3,464	2,207	28	1,494	1,567
of which: small and medium-sized enterprises at amortised cost	7,714	10	440	326	0	253	90	8,024	6	386	277	0	232	90
Households	125,353	168	4,487	2,359	419	1,634	2,780	129,096	127	4,290	2,516	620	1,633	2,908
<b>DEBT INSTRUMENTS other than HFT</b>	<b>303,208</b>	<b>280</b>	<b>8,793</b>	<b>4,632</b>	<b>683</b>	<b>3,461</b>	<b>4,637</b>	<b>315,243</b>	<b>225</b>	<b>8,000</b>	<b>4,798</b>	<b>651</b>	<b>3,203</b>	<b>4,642</b>
<b>OFF-BALANCE SHEET EXPOSURES</b>	<b>88,048</b>		<b>160</b>	<b>140</b>	<b>82</b>	<b>0</b>	<b>0</b>	<b>91,248</b>		<b>157</b>	<b>128</b>	<b>88</b>	<b>0</b>	<b>0</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)

## 2016 EU-wide Transparency Exercise

### Forborne exposures

Danske Bank

	As of 31/12/2015					As of 30/06/2016				
	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		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		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			
(min 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>4,409</b>	<b>3,426</b>	<b>1,463</b>	<b>1,463</b>	<b>2,437</b>	<b>4,675</b>	<b>3,263</b>	<b>1,238</b>	<b>1,238</b>	<b>2,778</b>
Central banks	0	0	0	0	0	0	0	0	0	0
General governments	2	2	2	2	0	3	2	1	1	0
Credit institutions	0	0	0	0	0	2	2	1	1	0
Other financial corporations	160	156	62	62	7	227	158	58	58	188
Non-financial corporations	2,577	1,974	821	821	1,451	2,589	1,656	595	595	1,457
of which: small and medium-sized enterprises at amortised cost	270	204	110	110	93	270	196	114	114	98
Households	1,670	1,293	578	578	979	1,855	1,446	584	584	1,133
<b>DEBT INSTRUMENTS other than HFT</b>	<b>4,409</b>	<b>3,426</b>	<b>1,463</b>	<b>1,463</b>	<b>2,437</b>	<b>4,675</b>	<b>3,263</b>	<b>1,238</b>	<b>1,238</b>	<b>2,778</b>
<b>Loan commitments given</b>	<b>176</b>	<b>31</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>169</b>	<b>29</b>	<b>0</b>	<b>0</b>	<b>0</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□