



2023 EU-wide Transparency Exercise

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

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

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Key Metrics

Danske Bank A/S

(mln EUR, %)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	19,171	20,063	19,836	20,059	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,917	19,651	19,594	19,825	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	21,436	22,120	21,861	22,085	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	21,182	21,708	21,619	21,851	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	24,225	24,912	24,650	24,871	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23,971	24,501	24,409	24,638	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	113,637	112,713	110,362	110,846	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	113,628	112,631	110,290	110,774	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	16.87%	17.80%	17.97%	18.10%	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	16.65%	17.45%	17.77%	17.90%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.86%	19.63%	19.81%	19.92%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18.64%	19.27%	19.60%	19.73%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	21.32%	22.10%	22.34%	22.44%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.10%	21.75%	22.13%	22.24%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	464,000	441,715	449,273	441,956	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.62%	5.01%	4.87%	5.00%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

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(mln EUR, %)		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	21,436	22,130	21,861	22,085	C 47.00 (r0320,c0010)	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	21,182	21,712	21,619	21,851	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	464,000	441,715	449,273	441,956	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	463,746	441,303	449,032	441,722	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.62%	5.01%	4.87%	5.00%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.57%	4.92%	4.81%	4.95%	[A.2]/[B.2]	

Capital
Danske Bank A/S

Table with columns: (mB EUR, %), As of 30/09/2022, As of 31/12/2022, As of 31/03/2023, As of 30/06/2023, COREP CODE, REGULATION. Rows include OWN FUNDS (COMMON EQUITY TIER 1 CAPITAL, ADDITIONAL TIER 1 CAPITAL, TIER 1 CAPITAL, TIER 2 CAPITAL), CAPITAL RATIOS (%), and MEMO ITEMS.

11 The fully loaded CET1 ratio is an estimate calculated based on bank's supervisory reporting. Therefore, any capital instruments that are not eligible from a regulatory point of view at the reporting date are not taken into account in this calculation.

Fully loaded CET1 capital ratio estimation is based on the formulae 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.

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Overview of Risk exposure amounts

Danske Bank A/S

	RWAs				COREP CODE
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
(min EUR, %)					
Credit risk (excluding CCR and Securitisations) ¹	90,936	90,011	88,798	88,418	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	21,742	21,261	21,998	21,849	C 02.00 (r0050, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	3,583	3,708	3,621	3,690	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	64,326	63,810	61,952	61,378	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	3,798	3,367	3,119	3,020	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)
Credit valuation adjustment - CVA	700	488	434	455	C 02.00 (r0640, c0010)
Settlement risk	14	37	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	120	119	120	123	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,537	6,347	5,584	6,633	C 02.00 (r0520, c0010)
Of which the standardised approach	61	79	74	87	C 02.00 (r0530, c0010)
Of which IMA	5,477	6,268	5,510	6,546	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r010, c0450)*12.5 + MAX(C 24.00(r0010, c0090), C 24.00(r0010, c0100), C 24.00(r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	9,846	9,929	9,913	9,914	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	9,846	9,929	9,913	9,914	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	2,685	2,415	2,394	2,283	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	113,637	112,713	110,362	110,846	

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

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

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P&L Danske Bank A/S

(mn EUR)	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023
Interest income	4,879	7,271	2,842	5,827
Of which debt securities income	405	600	221	463
Of which loans and advances income	3,866	5,941	2,423	5,129
Interest expenses	2,380	3,862	1,804	3,868
(Of which deposits expenses)	623	1,385	772	1,725
(Of which debt securities issued expenses)	1,516	2,129	796	1,611
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	50	58	18	44
Net Fee and commission income	1,275	1,678	397	762
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	-17	181	238	607
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-25	-31	-10	0
Gains or (-) losses from hedge accounting, net	-24	-3	4	-8
Exchange differences (gain or (-) loss), net	0	0	0	0
Net other operating income /(expenses)	519	677	158	302
TOTAL OPERATING INCOME, NET	4,277	5,970	1,844	3,667
(Administrative expenses)	4,232	5,042	758	1,523
(Cash contributions to resolution funds and deposit guarantee schemes)	98	130	34	67
(Depreciation)	554	730	169	328
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	218	269	35	73
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	218	269	35	73
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ²	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-143	-96	-22	-75
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-143	-96	-22	-75
(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	-266	-185	47	61
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	-93
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-947	-291	917	1,718
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-1,243	-680	694	1,367
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-1,243	-680	694	1,367
Of which attributable to owners of the parent	-1,243	-680	694	1,367

¹ Information available only as of end of the year

² 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 30/09/2022				As of 31/12/2022				As of 31/03/2023				As of 30/06/2023				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	28,341				24,191				38,108				31,490				IAS 1.54 (i)
Financial assets held for trading	107,070	31,734	74,234	1,102	87,037	26,840	59,459	738	77,372	25,031	52,069	272	75,884	23,229	52,427	228	IFRS 7.8(e)(i); IFRS 9 Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	135,488	1,803	95,392	38,293	132,992	2,036	97,805	33,151	134,386	1,525	99,012	33,849	134,752	2,890	97,510	34,352	IFRS 7.8(e)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(e)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	15,492	12,888	2,604	0	15,710	11,626	4,084	0	15,050	11,424	3,627	0	15,083	11,157	3,926	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	179,868				169,380				165,078				146,788				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	481	0	480	0	452	0	452	0	487	0	487	0	638	0	635	4	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(e); IFRS 9.6.5.8
Other assets ¹	14,227				14,431				13,916				30,686				
TOTAL ASSETS	480,367				444,194				444,397				435,320				IAS 1.9(e), ICG 6

¹Portfolios, which are nGAMP 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 ¹	As of 30/09/2022						As of 31/12/2022						As of 31/03/2023						As of 30/06/2023						References	
	Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾			Gross carrying amount ⁽²⁾			Accumulated impairment ⁽²⁾				
	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	15,492	0	0	0	0	15,710	0	0	0	0	15,050	0	0	0	15,083	0	0	0	0	0	15,083	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	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	20,759	0	0	0	0	20,464	0	0	0	0	21,699	0	0	0	20,708	0	0	0	0	0	20,708	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	147,036	10,052	2,164	-199	-622	-499	133,738	13,482	2,053	-230	-735	-579	128,897	12,884	1,805	-222	-803	-553	112,810	11,849	1,701	-249	-761	-522	Annex V.Part 1.32, 44(a)

¹This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

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Breakdown of liabilities

Danske Bank A/S

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Financial liabilities held for trading	95,333	73,352	67,033	62,983	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	126,707	118,717	126,810	131,375	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	220,312	214,124	213,635	198,502	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	2,900	2,866	3,060	2,983	IFRS 9.6.2.1; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	525	455	459	453	IAS 37.10; IAS 1.54(l)
Tax liabilities	131	107	115	126	IAS 1.54(n-o)
Share capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	14,005	12,989	11,164	11,777	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	0	0	0	4,450	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	459,913	422,610	422,277	412,650	IAS 1.9(b);IG 6
TOTAL EQUITY	21,054	21,584	22,120	22,670	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	480,967	444,194	444,397	435,320	IAS 1.1G6

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

2023 EU-wide Transparency Exercise

Breakdown of liabilities

Danske Bank A/S

(mln EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2022	As of 31/12/2022	As of 31/03/2023	As of 30/06/2023	
Derivatives		75,112	60,191	50,187	49,434	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	945	386	284	553	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	22,176	15,641	19,622	15,978	Annex V.Part 1.31
Deposits	Central banks	12,856	7,608	7,639	11,934	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,352	536	679	977	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	14,430	11,603	13,051	10,686	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	12,296	10,652	10,968	9,225	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	11,159	9,582	12,273	13,490	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	2,146	1,730	1,791	1,521	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	34,271	29,077	31,214	30,351	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	14,921	14,513	14,538	13,376	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	64,836	66,456	62,729	57,944	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	58,937	58,922	55,787	51,019	ECB/2013/33 Annex 2.Part 2.9.1
	Households	63,286	63,022	63,132	59,058	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	56,363	56,151	55,525	50,938	Annex V.Part 1.42(f), 44(c)
Debt securities issued		142,003	141,872	146,815	142,660	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		4,951	4,730	4,726	4,706	Annex V.Part 1.37
Other financial liabilities		4,177	3,622	3,592	3,754	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		445,252	409,059	410,539	395,843	

2023 EU-wide Transparency Exercise
Market Risk
Danske Bank A/S

	5A		1M										1M											
	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			
(mln EUR)	As of 30/09/2022	As of 31/12/2022	As of 30/09/2022										As of 31/12/2022											
Traded Debt Instruments	0	1	240	68	281	76							260	66	296	79								
Of which: General risk	0	0	186	52	223	59							203	53	232	64								
Of which: Specific risk	0	0	54	16	58	18							57	13	64	15								
Equities	4	6	7	3	7	3							8	1	18	4								
Of which: General risk	2	3	0	0	0	0							0	0	0	0								
Of which: Specific risk	2	3	7	3	7	3							8	1	18	4								
Foreign exchange risk	5	4	9	3	11	4							11	4	13	4								
Commodities risk	0	7	0	0	0	0							0	0	0	0								
Total	9	18	188	58	187	53	58	63	0	0	0	5,477	210	58	227	64	65	62	0	0	0	0	6,268	
	As of 31/03/2023	As of 30/06/2023	As of 31/03/2023										As of 30/06/2023											
Traded Debt Instruments	1	2	221	72	269	84							250	75	317	92								
Of which: General risk	1	1	163	56	199	63							199	61	248	72								
Of which: Specific risk	0	1	57	16	70	21							51	14	68	20								
Equities	3	5	5	1	5	1							6	3	6	3								
Of which: General risk	2	3	0	0	0	0							0	0	0	0								
Of which: Specific risk	2	3	5	1	5	1							6	3	6	3								
Foreign exchange risk	3	5	20	5	18	4							18	3	16	3								
Commodities risk	7	0	0	0	0	0							0	0	0	0								
Total	14	12	175	57	202	69	63	65	0	0	0	5,510	194	54	258	72	67	72	0	0	0	0	6,546	

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

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(20) (21) (22)		6,353	6,477	0		5,953	5,937	0	
Central governments or central banks		289	289	28		289	289	28	
Regional governments or local authorities		0	0	0		0	0	0	
Public sector entities		13	0	0		13	0	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		99	94	0		98	92	0	
Corporates		4,069	2,146	1,621		2,964	1,742	1,429	
Retail		1,336	1,016	811		1,276	947	763	
of which: SME		1,129	858	414		1,111	828	421	
Secured by mortgages on immovable property		998	459	265		893	465	269	
of which: SME		2,867	2,662	1,284		4,128	3,853	1,722	
Retail		366	251	87		428	294	84	
Secured by SME		200	117	143	43	202	119	149	41
Exposures in default		116	43	5		120	62	9	
Items associated with particularly high risk		413	41	41		447	45	45	
Covered bonds		0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment		0	0	2		0	0	2	
Collective investments undertakings (CIU)		0	0	0		0	0	0	
Equity		0	0	0		0	0	0	
Other exposures		79	79	79		72	72	72	
Standardised Total ^b					57				64

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

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(20) (21) (22)		2,031	2,200	0		3,811	4,051	0	
Central governments or central banks		393	393	0		495	495	0	
Regional governments or local authorities		41	41	0		41	41	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		3,794	563	11		4,650	764	15	
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		23	23	0		26	26	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 ^b					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 (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(20) (21) (22)		1,829	1,829	0		2,380	2,380	0	
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		88	82	82		90	72	72	
Retail		0	0	0		1	0	0	
of which: SME		4	1	1		3	1	1	
Retail		1	0	0		1	0	0	
of which: SME		11	11	11		12	12	12	
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		1	1	1		1	1	1	
Standardised Total ^b					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 (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2022				As of 31/12/2022			
		Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a	Original Exposure ^a	Exposure Value ^a	Risk exposure amount	Value adjustments and provisions ^a
(20) (21) (22)		2,347	2,347	0		2,341	2,341	0	
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		593	593	0		572	572	0	
Multilateral Development Banks		0	0	0		0	0	0	
International Organisations		0	0	0		0	0	0	
Institutions		49	49	0		56	56	2	
Corporates		50	50	0		6	6	0	
Retail		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		1	1	1		1	1	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 ^b					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 (i.e., substitution effects).

(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures but includes general credit risk adjustments.

Danske Bank A/S

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in Bt, %)									
UNITED KINGDOM	Central governments or central banks	6,493	6,353	0		6,977	6,653	0	
	Regional governments or local authorities	195	192	28		195	195	29	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	13	7	0		13	7	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	45	39	0		774	48	13	
	Corporates	3,408	3,320	1,941		3,356	1,947	1,883	
	of which: SME	1,218	934	751		1,289	994	800	
	Retail	1,528	721	466		1,565	707	445	
	of which: SME	885	476	275		887	482	285	
	Secured by mortgages on immovable property	412	305	216		429	379	272	
	of which: SME	427	283	83		457	310	88	
	Exposures in default	198	112	137	47	189	110	132	46
	Items associated with particularly high risk	112	61	91		30	18	27	
	Covered bonds	459	459	46		470	470	47	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	2		0	0	2		
Equity	0	0	0		0	0	0		
Other exposures	77	77	77		77	77	77		
Standardised Total ²			20				63		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in Bt, %)									
GERMANY	Central governments or central banks	3,860	4,153	0		3,900	3,863	0	
	Regional governments or local authorities	442	442	0		431	431	0	
	Public sector entities	37	37	0		31	31	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	4,800	846	17		5,462	534	11	
	of which: SME	4	0	0		4	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	2		0	0	26	
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 ²			0				6		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in Bt, %)									
IRELAND	Central governments or central banks	2,277	2,276	0		1,824	1,823	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	93	53	53		96	87	87	
	of which: SME	1	0	0		1	0	0	
	Retail	4	2	2		4	2	1	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	11	11	4		12	12	4	
	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 ²			0				6		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2023				As of 30/06/2023			
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions ³
(in Bt, %)									
UNITED STATES	Central governments or central banks	2,106	2,106	0		2,106	2,106	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	607	606	0		597	597	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	96	96	2		73	73	3	
	of which: SME	1	0	0		1	0	0	
	Retail	1	0	0		1	0	0	
	of which: SME	1	0	0		1	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	1	1	0		1	1	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 ²			0				6		

(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 counterparties excludes those for securitisation exposures but includes general credit risk adjustments.

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		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	953	0	0	0	0	0	0	0	0	0
	Corporates	5,309	14	4,854	668	27	4	5,001	13	4,529	535
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	1,242	2	1,197	221	1	2	852	0	840	163
	Retail	75	1	69	19	0	1	72	1	65	19
	Retail - Secured on real estate property	64	0	64	17	0	0	64	0	61	17
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	63	0	63	17	0	0	63	0	60	17
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	12	1	5	2	0	1	12	1	4	2
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	11	1	5	2	0	1	11	1	4	2	
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 (i.e. substitution effects).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		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	1,666	0	827	370	0	0	1,001	0	929	188
	Corporates	3,114	4	1,763	485	2	13	2,094	4	1,675	449
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	24	0	21	31	0	0	23	0	19	9
	Retail	74	2	59	21	3	2	72	2	60	25
	Retail - Secured on real estate property	47	1	46	16	3	1	46	1	38	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	46	1	45	16	3	1	45	1	37	1
	Retail - Qualifying Revolving	27	1	12	5	0	1	23	1	11	5
	Retail - Other Retail	5	0	2	1	0	0	5	0	2	1
	Retail - Other Retail - Of Which: SME	22	1	10	4	0	1	18	1	9	4
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 (i.e. substitution effects).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		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	388	0	361	31	0	0	223	0	183	39
	Corporates	2,660	0	2,386	402	0	0	4,137	0	2,795	440
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	863	0	688	32	0	0	710	0	685	32
	Retail	8	1	7	3	1	1	8	1	8	3
	Retail - Secured on real estate property	7	0	6	2	0	0	7	0	7	2
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	6	0	6	2	0	0	7	0	7	2
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2	1	1	1	1	1	1	1	1	1
	Retail - Other Retail - Of Which: SME	1	1	1	1	0	1	1	1	1	0
Retail - Other Retail - Of Which: non-SME	1	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 (i.e. substitution effects).

		IRB Approach									
		As of 30/09/2022					As of 31/12/2022				
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²
		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	659	0	640	128	0	0	743	0	719	128
	Corporates	1,131	0	907	353	0	2	1,198	0	777	291
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	55	0	55	36	0	0	17	0	17	15
	Retail	129	2	117	29	1	1	122	1	118	34
	Retail - Secured on real estate property	85	1	84	19	1	0	89	1	88	19
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0
	Retail - Secured on real estate property - Of Which: non-SME	83	1	83	18	1	0	88	1	87	19
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	54	1	33	9	0	1	43	1	30	14
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	54	1	33	9	0	1	43	1	30	14	
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 (i.e. substitution effects).

		IRB Approach											
		As of 31/03/2023						As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	0	0	
	Corporates	4,766	15	4,311	501	32	5	4,464	6	4,085	496	2	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	865	2	816	196	1	2	588	0	539	203	0	
	Retail	73	1	62	18	0	1	69	1	61	18	0	
	Retail - Secured on real estate property	58	0	58	16	0	0	58	0	57	16	0	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	1	0	0	1	0	1	1	0	
	Retail - Secured on real estate property - Of Which: non-SME	56	0	56	15	0	0	56	0	56	15	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	15	0	0	2	0	0	11	0	4	2	0	
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: non-SME	15	1	4	2	0	1	11	1	3	1	0	
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													

(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 31/03/2023						As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	697	0	697	154	0	0	1,199	0	979	180	0	
	Corporates	2,921	4	1,632	296	2	4	2,921	4	1,620	424	2	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	23	0	20	8	0	0	21	0	18	8	0	
	Retail	69	1	58	24	3	1	66	1	55	23	3	
	Retail - Secured on real estate property	49	1	49	19	3	1	45	1	45	18	3	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	48	1	48	19	3	1	44	1	44	18	3	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	20	0	10	5	0	1	20	0	10	5	0	
	Retail - Other Retail - Of Which: SME	3	0	1	1	0	0	3	0	2	1	0	
	Retail - Other Retail - Of Which: non-SME	17	0	8	4	0	1	17	0	9	4	0	
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													

(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 31/03/2023						As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	137	0	322	24	0	0	368	0	333	29	0	
	Corporates	3,986	0	2,483	425	0	1	4,082	0	2,689	429	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	628	0	804	29	0	0	601	0	801	21	0	
	Retail	9	1	8	3	1	1	8	3	8	3	1	
	Retail - Secured on real estate property	8	0	8	2	0	0	7	0	7	2	0	
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	8	0	8	2	0	0	7	0	7	2	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	1	1	1	1	1	1	1	1	1	1	1	
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	0	1	1	1	1	1	1	1	1	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													

(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 31/03/2023						As of 30/06/2023					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions			
		Of which: subordinated		Of which: subordinated			Of which: subordinated		Of which: subordinated				
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	482	0	445	357	0	0	490	0	444	104	0	
	Corporates	1,324	0	868	309	0	2	1,353	0	882	301	0	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	17	0	17	14	0	0	8	0	8	4	0	
	Retail	127	1	112	33	1	1	127	1	112	32	1	
	Retail - Secured on real estate property	87	1	86	21	1	0	86	1	85	20	1	
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	86	1	85	20	1	0	85	1	84	19	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail	40	0	26	12	0	1	40	0	27	12	0	
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0		
	Retail - Other Retail - Of Which: non-SME	39	0	26	12	0	1	40	0	27	12		
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													

(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).

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Danske Bank A/S

As of 31/12/2022

(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)	Non-derivative financial assets by accounting portfolio				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						
Residual Maturity	Country / Region																
[0 - 3M]	Africa	2	2	0	0	0	2	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		10	10	0	0	0	10	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		5	5	0	0	0	5	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		23	23	0	0	0	23	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]	40	40	0	0	0	40	0	0	0	0	0	0	0	0	0		
[10Y - more]	23	23	0	0	0	23	0	0	0	0	0	0	0	0	0		
Total		109	109	0	0	0	109	0	0	0	0	0	0	0	4	0	3
[0 - 3M]	Others	1	1	0	0	0	1	0	0	0	0	0	0	0	1	0	
[3M - 1Y]		58	58	3	0	0	55	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		127	127	0	0	37	89	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		59	59	32	0	26	1	20	109	0	0	0	0	0	0	0	
[3Y - 5Y]		165	165	147	0	0	18	11	101	0	0	0	0	0	0	0	
[5Y - 10Y]	102	102	35	0	0	67	28	150	0	0	0	0	0	0	0		
[10Y - more]	123	123	123	0	0	0	0	0	0	0	0	0	0	0	0		
Total		635	635	340	0	63	231	60	370	0	0	0	0	1	0	4	

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, The Democratic Republic Of The Congo, 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, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

2023 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Danske Bank A/S

As of 30/06/2023

		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)	Non-derivative financial assets by accounting portfolio				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			
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]		13	13	0	0	0	0	13	0	0	0	0	0	0	0	
[3M - 1Y]		5	5	0	0	0	0	5	0	0	0	0	0	0	0	
[1Y - 2Y]		8	8	0	0	0	0	8	0	0	0	0	0	0	0	
[2Y - 3Y]		23	22	0	0	0	0	22	0	0	0	0	0	0	0	
[3Y - 5Y]		38	38	0	0	0	0	38	0	0	0	0	0	0	0	
[5Y - 10Y]		23	23	0	0	0	0	23	0	0	0	0	0	0	0	
[10Y - more]																
Total		110	109	0	0	0	0	109	0	0	0	0	0	1	0	3
[0 - 3M]		122	122	121	0	0	0	1	0	0	0	0	0	1	0	
[3M - 1Y]		61	61	4	4	0	0	57	0	0	0	0	0	0	0	
[1Y - 2Y]		132	132	1	1	39	0	93	0	0	0	0	0	0	0	
[2Y - 3Y]		94	94	66	0	26	0	1	26	109	0	0	0	0	0	
[3Y - 5Y]		118	118	39	0	0	0	78	14	102	0	0	0	0	0	
[5Y - 10Y]		139	139	136	0	0	0	4	37	162	0	0	0	0	0	
[10Y - more]		104	104	104	0	0	0	0	0	0	0	0	0	0	0	
Total		769	769	471	0	65	234	77	373	0	0	0	1	0	0	3

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, The Democratic Republic Of The Congo, 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, Switzerland, United Republic Of Tanzania, Togo, Uganda, Zambia, Zimbabwe and Tunisia.

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

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

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

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Danske Bank A/S

	As of 30/09/2022										As of 31/12/2022									
	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount				Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ¹⁾				Collaterals and financial guarantees received on non-performing exposures		
	Of which performing but past due >30 days and <90 days		Of which non-performing ²⁾		On performing exposures ³⁾	On non-performing exposures ³⁾		Of which performing but past due >30 days and <90 days		Of which non-performing ³⁾		On performing exposures ³⁾	On non-performing exposures ³⁾							
		Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾		Of which Stage 3 ⁴⁾		Of which: defaulted	Of which Stage 3 ⁴⁾			Of which Stage 3 ⁴⁾						
Cash balances at central banks and other demand deposits	27,506	0	1	1	0	3	0	0	0	23,302	10	1	1	0	2	0	0	0		
Debt securities (including at amortised cost and fair value)	38,390	0	0	0	0	0	0	0	38,588	0	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	4,587	0	0	0	0	0	0	0	4,076	0	0	0	0	0	0	0	0	0		
Credit institutions	31,229	0	0	0	0	0	0	0	31,333	0	0	0	0	0	0	0	0	0		
Other financial corporations	565	0	0	0	0	0	0	0	555	0	0	0	0	0	0	0	0	0		
Non-financial corporations	28	0	0	0	0	0	0	0	30	0	0	0	0	0	0	0	0	0		
Loans and advances (including at amortised cost and fair value)	294,183	202	4,520	4,520	2,164	836	970	499	2,626	281,382	287	4,408	4,408	2,053	981	990	579	2,611		
Central banks	6,854	0	0	0	0	0	0	0	4,321	0	0	0	0	0	0	0	0	0		
General governments	9,443	0	17	17	2	0	2	0	8,080	2	15	15	1	0	13	2	0	13		
Credit institutions	10,637	0	0	0	0	5	0	0	4,331	0	0	0	0	4	0	0	0	0		
Other financial corporations	34,779	0	22	22	18	9	3	3	33,015	1	19	19	15	13	4	4	6	6		
Non-financial corporations	110,696	117	2,463	2,463	1,270	475	520	260	1,204	109,594	78	2,346	2,346	1,164	553	528	315	1,231		
of which: small and medium-sized enterprises	50,200	14	1,211	1,211	519	249	325	174	620	50,225	39	1,206	1,206	567	320	330	187	598		
of which: Loans collateralised by commercial immovable property	28,727	8	531	531	206	106	120	57	301	27,504	3	546	546	254	146	120	67	302		
Households	121,774	85	2,018	2,018	865	346	444	238	1,340	122,043	205	2,028	2,028	872	410	458	260	1,362		
of which: Loans collateralised by residential immovable property	104,640	52	1,244	1,244	452	104	152	77	1,031	104,943	118	1,275	1,275	461	127	163	83	1,050		
of which: Credit for consumption	4,119	4	145	145	110	69	39	64	4,075	39	151	151	114	73	63	43	67			
NET INSTRUMENTS other than HFT	360,080	202	4,520	4,520	2,164	839	970	499	2,628	343,273	297	4,408	4,408	2,053	983	990	579	2,611		
OFF-BALANCE SHEET EXPOSURES	109,899		621	621	607	211	206	202	185	110,407		628	628	622	204	149	149	205		

¹⁾ For the definition of non-performing exposures please refer to Article 4(7a)(2) of Regulation (EU) No 575/2013 (CRR).

²⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

³⁾ Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to measurement and provisions for off-balance sheet exposures.

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 PFRB framework (template F 10.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - 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 PFRB sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

⁵⁾ From June 2022, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise
Performing and non-performing exposures
Danske Bank A/S

	As of 31/03/2023										As of 30/06/2023											
	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions*				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount						Accumulated impairment, accumulated negative 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 >90 days and <=90 days	Of which non-performing ⁽¹⁾		On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾		On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾	Of which performing but past due >90 days and <=90 days	Of which non-performing ⁽¹⁾		On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾		On performing exposures ⁽²⁾	On non-performing exposures ⁽²⁾						
		Of which: defaulted	Of which Stage 3 ⁽³⁾		Of which Stage 3 ⁽³⁾	Of which Stage 3 ⁽³⁾				Of which: defaulted	Of which Stage 3 ⁽³⁾		Of which Stage 3 ⁽³⁾	Of which Stage 3 ⁽³⁾								
Cash balances at central banks and other demand deposits	37,233	0	1	1	0	0	0	0	0	0	30,570	0	1	1	0	2	0	0	0			
Debt securities (including at amortised cost and fair value)	39,269	0	0	0	0	0	0	0	0	0	38,793	0	0	0	0	0	0	0	0			
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
General governments	6,741	0	0	0	0	0	0	0	0	0	6,772	0	0	0	0	0	0	0	0			
Credit institutions	31,688	0	0	0	0	0	0	0	0	0	31,686	0	0	0	0	0	0	0	0			
Other financial corporations	966	0	0	0	0	0	0	0	0	0	571	0	0	0	0	0	0	0	0			
Non-financial corporations	274	0	0	0	0	0	0	0	0	0	268	0	0	0	0	0	0	0	0			
Loans and advances (including at amortised cost and fair value)	277,148	300	4,237	4,237	1,805	1,033	940	553	2,477	259,696	218	3,965	3,965	1,701	1,019	919	522	2,323				
Central banks	2,847	0	0	0	0	0	0	0	0	4,574	0	0	0	0	0	0	0	0	0			
General governments	9,454	8	57	57	43	0	3	1	53	7,894	6	52	52	38	0	3	1	49				
Credit institutions	4,573	0	0	0	0	2	0	0	0	5,897	0	0	0	0	1	0	0	0				
Other financial corporations	32,811	0	18	18	15	11	5	5	5	32,288	0	19	19	14	12	5	5	5				
Non-financial corporations	108,284	87	2,178	2,178	915	624	463	287	1,294	108,226	72	2,072	2,072	902	624	477	270	1,062				
of which: small and medium-sized enterprises	50,117	45	1,139	1,139	539	316	317	181	545	49,372	28	1,106	1,106	512	256	325	195	528				
of which: Loans collateralised by commercial immovable property	35,806	2	549	549	204	216	107	56	342	35,217	11	533	533	216	159	114	65	330				
Households	119,158	194	1,983	1,983	832	395	479	280	1,325	100,418	140	1,821	1,821	746	379	483	246	1,207				
of which: Loans collateralised by residential immovable property	102,807	115	1,254	1,254	461	139	185	98	1,008	84,823	80	1,172	1,172	395	115	181	92	933				
of which: Credit for consumption	3,934	34	148	148	117	65	66	44	67	4,869	39	178	178	141	70	78	54	80				
DEBT INSTRUMENTS other than HFT	353,650	300	4,237	4,237	1,805	1,033	941	553	2,477	329,040	218	3,965	3,965	1,701	1,021	919	522	2,323				
OFF-BALANCE SHEET EXPOSURES	107,645		527	527	525	197	163	162	208	112,155		533	533	530	210	133	132	199				

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD IV).
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk and provisions for off-balance sheet exposures.
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the FRODO Framework (template F 18.00 / F 18.05), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/051 - ITS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the FRODO sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2023 EU-wide Transparency Exercise

Forborne exposures

Danske Bank A/S

	As of 30/09/2022						As of 31/12/2022					
	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 ²		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 ²		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 collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
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	
Loans and advances (including at amortised cost and fair value)	3,232	1,957	502	459	2,192	1,131	1,999	1,537	421	377	1,115	840
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	15	15	0	0	13	12	15	15	0	0	12	12
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	9	5	1	1	3	3	8	4	2	2	3	2
Non-financial corporations	1,620	1,308	303	278	889	721	1,258	1,046	242	216	626	566
of which: small and medium-sized enterprises	832	639	174	163	467		626	561	163	157	320	
Households	1,588	630	198	180	1,287	395	718	472	177	159	474	259
DEBT INSTRUMENTS other than HFT	3,232	1,957	502	459	2,192		1,999	1,537	421	377	1,115	
Loan commitments given	321	186	34	30	62	54	180	117	32	21	46	39
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

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

⁽²⁾ For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a 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 10 and 11 of Regulation (EU) 2021/451- 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.

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

2023 EU-wide Transparency Exercise

Forborne exposures

Danske Bank A/S

	As of 31/03/2023						As of 30/06/2023						
	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 ²		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 ²		Collateral and financial guarantees received on exposures with forbearance measures		
	Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		
(mln EUR)													
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0	0
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		
Loans and advances (including at amortised cost and fair value)	1,983	1,437	422	354	1,055	768	1,974	1,347	420	343	1,040	742	
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	
General governments	15	15	0	0	12	12	15	15	0	0	13	13	
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	8	5	2	2	2	2	5	4	2	2	2	2	
Non-financial corporations	1,265	977	248	199	575	510	1,322	933	260	202	606	512	
of which: small and medium-sized enterprises	606	541	159	149	301		636	548	160	151	320		
Households	694	440	172	152	465	243	633	395	157	139	419	215	
DEBT INSTRUMENTS other than HFT	1,983	1,437	422	354	1,055		1,974	1,347	420	343	1,040		
Loan commitments given	231	114	46	39	34	27	230	104	47	39	39	28	
QUALITY OF FORBEARANCE²													
Loans and advances that have been forborne more than twice ³	0						0						
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0						

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a 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 10 and 11 of Regulation (EU) 2021/451- 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.

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

2023 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Danske Bank A/S

(min EUR)	AS OF 30/09/2022						AS OF 31/12/2022						AS OF 31/03/2023						AS OF 30/06/2023					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	2,861	77	77	2,127	58	1	3,403	83	83	2,656	58	0	3,230	76	76	2,463	51	0	3,201	66	66	2,422	50	0
B Mining and quarrying	431	63	63	416	9	0	468	64	64	451	2	0	436	61	61	420	2	0	392	3	3	376	2	0
C Manufacturing	12,721	95	95	11,992	100	0	12,630	111	111	11,280	118	0	12,773	116	116	12,038	129	0	13,587	147	147	12,717	135	0
D Electricity, gas, steam and air conditioning supply	6,298	3	3	3,416	11	0	5,011	1	1	2,524	13	0	3,955	3	3	2,500	12	0	4,361	1	1	2,542	18	0
E Water supply	623	11	11	618	4	0	712	12	12	708	4	0	695	11	11	689	4	0	741	12	12	723	4	0
F Construction	2,832	159	159	2,306	77	0	2,921	149	149	2,365	85	0	2,878	143	143	2,209	83	0	2,885	142	142	2,194	110	0
G Wholesale and retail trade	9,918	388	388	9,010	171	0	8,907	380	380	8,029	186	0	9,387	380	380	8,524	178	0	8,948	380	380	8,090	192	0
H Transport and storage	5,129	795	795	4,364	132	0	4,857	889	889	4,069	133	0	4,628	584	584	4,420	82	0	4,560	527	527	4,352	92	0
I Accommodation and food service activities	969	84	84	461	21	0	994	75	75	465	23	0	1,097	71	71	508	21	0	1,099	54	54	461	17	0
J Information and communication	2,237	23	23	2,166	22	0	2,237	26	26	2,247	26	0	2,596	28	28	2,164	22	0	2,656	23	23	2,113	25	0
K Financial and insurance activities	3,013	55	55	2,563	21	0	3,158	54	54	2,663	21	0	2,534	48	48	2,307	22	0	2,919	48	48	2,691	22	0
L Real estate activities	53,404	488	488	23,023	191	25	54,081	490	490	22,820	260	26	54,243	434	434	22,100	287	27	53,542	432	432	21,509	280	29
M Professional, scientific and technical activities	5,287	86	86	4,766	63	0	5,283	87	87	4,739	62	0	5,410	86	86	4,853	79	0	4,896	108	108	4,729	62	0
N Administrative and support service activities	2,306	45	45	2,216	28	0	2,210	45	45	2,118	24	0	2,204	49	49	2,215	27	0	2,182	41	41	2,096	26	0
O Public administration and defence, compulsory social security	1,071	0	0	1,071	0	0	675	0	0	675	0	0	648	0	0	472	0	0	791	0	0	791	0	0
P Education	107	3	3	68	2	0	162	2	2	72	1	0	161	2	2	72	2	0	155	3	3	67	2	0
Q Human health services and social work activities	831	59	59	656	14	1	805	59	59	624	13	1	798	60	60	619	12	1	791	57	57	609	11	2
R Arts, entertainment and recreation	213	19	19	159	13	2	204	19	19	150	11	2	201	19	19	145	13	2	203	18	18	148	12	2
S Other services	464	10	10	271	6	3	418	10	10	230	6	3	410	9	9	224	6	3	398	9	9	211	6	3
Loans and advances	110,406	7,460	7,460	77,187	961	34	109,404	7,346	7,346	69,872	1,066	13	108,784	7,178	7,178	68,789	1,042	15	108,226	2,072	2,072	68,860	1,067	37

¹ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting.