



2021 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

(min EUR, %)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	CORE CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	18,730	19,316	19,435	19,769	C 01.00 (r020,c010)	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	18,440	18,973	19,176	19,488	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	21,126	21,638	21,819	22,754	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	20,836	21,296	21,560	22,473	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	23,973	24,206	25,127	25,563	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23,683	23,864	24,868	25,282	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	102,937	105,388	107,262	109,758	C 02.00 (r010,c010)	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	102,907	105,358	107,249	109,746	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.20%	18.33%	18.12%	18.01%	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	17.92%	18.01%	17.88%	17.76%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.52%	20.53%	20.34%	20.73%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.25%	20.21%	20.10%	20.48%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	23.29%	22.97%	23.43%	23.29%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.01%	22.65%	23.19%	23.04%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	477,455	485,998	493,364	483,819	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.42%	4.45%	4.42%	4.70%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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Leverage ratio

Danske Bank A/S

(mln EUR, %)		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	21,126	21,638	21,819	22,754	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	20,798	21,265	21,560	22,473	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	477,455	485,998	493,364	483,819	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	477,128	485,655	493,106	483,538	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.4%	4.5%	4.4%	4.7%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.4%	4.4%	4.4%	4.6%	[A.2]/[B.2]	

		(mB EUR, %)						
		As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	COREP CODE	REGULATION	
OWN FUNDS	A	OWN FUNDS	23,973	24,206	25,127	25,563	C 01.00 (0101,010)	Articles 4(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	18,730	19,316	19,435	19,769	C 01.00 (0102,010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,142	1,149	1,149	1,150	C 01.00 (0103,010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	19,782	20,157	20,376	20,520	C 01.00 (0130,010)	Articles 36(1) point (c), 26(2) and 36 (1) point (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	0	0	C 01.00 (0180,010)	Articles 4(1)(b), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (0200,010)	Articles 4(1)(b) and 26(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0210,010)	Articles 4(1)(b), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0230,010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-130	-113	-160	-163	C 01.00 (0250,010)	Articles 32 to 35 and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-803	-492	-497	-442	C 01.00 (0300,010) + C 01.00 (0340,010)	Articles 4(1)(b), 36(1) point (b) and 37 of CRR, Articles 4(1)(b), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTAs	-2	-23	-44	-34	C 01.00 (0370,010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,010)	Articles 36(1) point (d), 40 and 128 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-277	-296	-329	-351	C 01.00 (0390,010)	Articles 4(1)(b), 36(1) point (a) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	0	0	C 01.00 (0430,010)	Articles 4(1)(b), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0440,010)	Article 36(1) point (i) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	0	0	C 01.00 (0450,010) + C 01.00 (0460,010) + C 01.00 (0470,010) + C 01.00 (0471,010) + C 01.00 (0472,010)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR, Article 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 258 of CRR, Article 36(1) point (b) and 37(2) of CRR, Article 36(1) point (k) (ii), 133(8) of CRR and Article 36(1) point (k) (v) and 155(4) of CRR
	A.1.14.1	(-) Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0460,010)	Articles 36(1) point (k) (ii), 24(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	0	0	C 01.00 (0480,010)	Articles 4(2), 36(1) point (c), 43 to 46, 49 (2) and (3), and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0490,010)	Articles 36(1) point (c) and 38, Article 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	0	0	C 01.00 (0500,010)	Articles 4(2), 36(1) point (c), 43, 45, 47, 48(1) point (b), 48(1) (b) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures				-2	C 01.00 (0520,010)	Article 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls				0	C 01.00 (0540,010)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges				0	C 01.00 (0550,010)	Article 36(1) point (o) of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	0	0	C 01.00 (0540,010)	Article 3 of CRR
	A.1.20	CET1 capital elements or deductions - other	-1,273	-1,209	-1,117	-989	C 01.00 (0570,010)	-
	A.1.21	Transitional adjustments	290	343	259	281	GA1 (1.1.16 + 1.1.18 + 1.1.126)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0220,010)	Articles 48(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	0	0	C 01.00 (0240,010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	290	343	259	281	C 01.00 (0530,010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,395	2,323	2,384	2,985	C 01.00 (0300,010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,395	2,323	2,384	2,985	C 01.00 (0540,010) + C 01.00 (0470,010)	-
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0700,010)	-
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0460,010) + C 01.00 (0700,010) + C 01.00 (0710,010) + C 01.00 (0740,010) + C 01.00 (0741,010) + C 01.00 (0742,010)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,010) + C 01.00 (0680,010) + C 01.00 (0790,010)	-	
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	21,126	21,638	21,819	22,754	C 01.00 (0101,010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,847	2,568	3,309	2,808	C 01.00 (0750,010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,847	2,568	3,309	2,808	C 01.00 (0760,010) + C 01.00 (0460,010)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0910,010) + C 01.00 (0920,010) + C 01.00 (0930,010) + C 01.00 (0940,010) + C 01.00 (0950,010) + C 01.00 (0970,010) + C 01.00 (0971,010) + C 01.00 (0972,010)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0880,010) + C 01.00 (0900,010) + C 01.00 (0960,010)	-	
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	102,937	105,388	107,262	109,758	C 02.00 (0101,010)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	31	30	13	13	C 05.01 (0101,040)	-
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	18.20%	18.33%	18.12%	18.01%	CA3 (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.52%	20.53%	20.34%	20.73%	CA3 (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.29%	22.97%	23.43%	23.29%	CA3 (3)	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	18,440	18,973	19,176	19,488	TL A.1.13 + A.1.21 + MIN(A.1.13 + A.1.21 + A.2.4 + MIN(A.4 + A.1.21 - A.1.20), 0)	-
CET1 RATIO (%) Fully loaded ⁽¹⁾	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.92%	18.01%	17.88%	17.76%	(D.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	290	343	259	281	C 05.01 (0440,010)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,010)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (0440,010)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	31	30	13	13	C 05.01 (0440,040)	-

(1) 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.o. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

Danske Bank A/S

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Credit risk (excluding CCR and Securitisations) ¹	80,338	82,666	83,592	86,272	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010) - C 02.00 (R460, c010)]
Of which the standardised approach	17,539	18,687	20,750	23,305	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	3,125	3,110	3,062	3,101	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	58,403	59,599	58,247	58,292	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	4,604	4,459	4,027	4,159	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)
Credit valuation adjustment - CVA	650	610	473	712	C 02.00 (R440, c010)
Settlement risk	0	0	0	1	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	130	137	144	143	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	5,211	5,363	6,856	6,206	C 02.00 (R520, c010)
Of which the standardised approach	30	31	35	52	C 02.00 (R530, c010)
Of which IMA	5,181	5,332	6,821	6,154	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (R680, c010)
Operational risk	9,857	9,772	9,777	9,778	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	0	0	C 02.00 (R600, c010)
Of which standardised approach	9,857	9,772	9,777	9,778	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	2,147	2,382	2,394	2,487	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	102,937	105,388	107,262	109,758	

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

(m€ EUR)	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021
Interest income	4,615	6,128	1,389	2,821
Of which debt securities income	236	217	51	139
Of which loans and advances income	3,649	4,796	1,098	2,195
Interest expenses	2,170	2,811	628	1,220
(Of which deposits expenses)	381	350	59	113
(Of which debt securities issued expenses)	1,511	1,979	470	923
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	19	29	17	38
Net Fee and commission income	1,088	1,553	457	881
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	262	260	141	158
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-74	-44	-16	-22
Gains or (-) losses from hedge accounting, net	-1	-1	-4	-4
Exchange differences (gain or (-) loss), net	0	0	0	0
Net other operating income /(expenses)	471	605	133	295
TOTAL OPERATING INCOME, NET	4,209	5,717	1,489	2,946
(Administrative expenses)	2,325	3,243	757	1,534
(Cash contributions to resolution funds and deposit guarantee schemes)	62	81	22	48
(Depreciation)	643	879	178	377
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	140	90	53	-26
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	140	90	53	-26
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹⁾	0	0	0	0
Of which restructuring ²⁾	0	24	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)	655	818	-9	94
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	655	818	-9	94
(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	140	186	43	99
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	525	793	532	1,019
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	421	606	421	797
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	421	606	421	797
Of which attributable to owners of the parent	421	606	421	797

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."

2021 EU-wide Transparency Exercise
Total Assets: fair value and impairment distribution

Danske Bank A/S

ASSETS:	As of 30/09/2020				As of 31/12/2020				As of 31/03/2021				As of 30/06/2021				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	32,746				44,031				42,798				43,127				IAS 1.54 (i)
Financial assets held for trading	90,985	38,147	52,751	87	92,117	39,535	52,255	327	88,253	44,135	43,930	188	82,637	43,801	38,643	194	IFRS 7.8(a)(i); IFRS 9, Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	154,070	4,685	149,247	139	148,624	3,746	144,833	45	148,538	3,313	108,531	36,694	142,494	2,768	108,260	31,466	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	15,864	13,914	1,950	0	15,716	14,333	1,383	0	16,610	15,432	1,178	0	16,620	14,891	1,728	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	156,463				158,891				160,136				157,950				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,742	0	1,742	0	1,914	0	1,914	0	1,295	0	1,295	0	1,283	0	1,283	0	IFRS 9.6.2.1; Annex V, Part 1.22; Annex V, Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹	15,831				15,853				16,031				16,000				
TOTAL ASSETS	467,702				477,145				473,660				460,110				IAS 1.9(a), IAS 6

¹ Portfolios, which are not GAAP 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 30/09/2020						As of 31/12/2020						As of 31/03/2021						As of 30/06/2021						References	
	Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			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	15,864	0	0	0	0	0	15,716	0	0	0	0	16,610	0	0	0	0	0	16,620	0	0	0	0	0	0	Annex V, Part 1.31, 44(b)	
Debt securities	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)	
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 1.31, 44(b)	
Financial assets at amortised cost	17,331	0	0	0	0	0	17,764	0	0	0	0	18,020	0	0	0	0	0	18,780	0	0	0	0	0	0	Annex V, Part 1.32, 44(a)	
Debt securities	124,154	13,098	4,364	-124	-639	-1,720	127,269	11,573	4,637	-121	-671	-1,561	129,391	10,595	4,410	-122	-567	-1,592	125,091	11,252	3,116	-171	-633	-1,113	Annex V, Part 1.32, 44(a)	
Loans and advances																										

¹ This 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.

2021 EU-wide Transparency Exercise

Breakdown of liabilities

Danske Bank A/S

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Financial liabilities held for trading	68,764	68,881	57,529	51,111	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	146,263	143,983	148,314	148,870	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	218,486	229,636	232,406	224,560	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	456	455	501	457	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	456	483	524	442	IAS 37.10; IAS 1.54(l)
Tax liabilities	109	74	82	95	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	10,796	10,937	11,357	11,269	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	19	6	1	0	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	445,348	454,454	450,713	436,803	IAS 1.9(b);IG 6
TOTAL EQUITY	22,355	22,690	22,947	23,307	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	467,702	477,145	473,660	460,110	IAS 1.IG6

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

2021 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 30/09/2020	As of 31/12/2020	As of 31/03/2021	As of 30/06/2021	
Derivatives		49,043	51,549	40,027	33,915	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	445	183	288	461	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	19,732	17,603	17,714	17,192	Annex V.Part 1.31
Deposits	Central banks	13,845	13,042	12,222	13,203	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,016	798	1,248	1,035	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	17,534	17,954	17,551	16,030	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	15,036	15,790	15,693	13,579	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	13,999	17,116	16,091	12,913	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	2,550	3,093	3,353	2,944	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	33,040	31,811	41,344	39,483	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	15,575	15,381	20,914	16,059	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	59,232	65,432	63,618	66,347	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	52,100	58,610	56,844	60,109	ECB/2013/33 Annex 2.Part 2.9.1
	Households	60,088	61,437	62,596	62,880	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	53,287	54,507	55,768	56,030	Annex V.Part 1.42(f), 44(c)
Debt securities issued		163,454	162,758	162,921	158,168	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		4,230	3,867	4,683	4,735	Annex V.Part 1.37
Other financial liabilities		3,557	4,068	4,378	4,406	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		433,968	442,955	438,750	424,998	

2021 EU-wide Transparency Exercise
Market Risk
Danske Bank A/S

	SA		IM										IM											
	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT	VaR (Memorandum item)		STRESSED VaR (Memorandum item)			INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE		ALL PRICE RISKS CAPITAL CHARGE FOR CTP			TOTAL RISK EXPOSURE AMOUNT
			MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)		PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVaRavg)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE			
(mln EUR)	As of 30/09/2020	As of 31/12/2020	As of 30/09/2020										As of 31/12/2020											
Traded Debt Instruments	0	1	296	78	308	83							278	78	298	80								
Of which: General risk	0	0	194	48	191	51							174	52	184	49								
Of which: Specific risk	0	0	111	29	117	32							104	27	114	31								
Equities	6	5	67	22	69	24							67	14	72	15								
Of which: General risk	3	2	52	19	54	21							51	10	56	11								
Of which: Specific risk	3	2	15	3	15	3							16	5	16	5								
Foreign exchange risk	2	2	5	1	5	2							14	9	13	7								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	8	8	181	49	185	54	39	48	0	0	0	5,181	186	51	196	53	44	43	0	0	0	0	5,332	
	As of 31/03/2021	As of 30/06/2021	As of 31/03/2021										As of 30/06/2021											
Traded Debt Instruments	1	0	320	100	424	158							257	65	551	135								
Of which: General risk	0	0	219	73	146	45							161	44	156	39								
Of which: Specific risk	0	0	102	27	279	113							96	20	394	96								
Equities	3	3	31	2	47	1							30	5	59	10								
Of which: General risk	1	2	23	1	44	1							12	4	28	10								
Of which: Specific risk	1	2	8	1	3	0							18	1	31	0								
Foreign exchange risk	4	6	28	6	44	11							18	2	36	8								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	7	9	230	68	266	84	47	50	0	0	0	6,821	149	40	283	63	58	60	0	0	0	0	6,154	

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 OV1 template.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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 EUR, %)									
Consolidated data	Central governments or central banks	64,685	59,501	6		72,097	70,652	111	
	Regional governments or local authorities	6,918	5,022	116		8,149	6,794	79	
	Public sector entities	284	185	37		291	185	38	
	Multilateral Development Banks	835	819	0		2,085	1,005	0	
	International Organisations	7	7	0		20	20	0	
	Institutions	1,208	1,148	40		1,277	1,274	40	
	Corporates	5,969	2,289	2,857		5,916	2,039	2,636	
	of which: SME	2,264	1,629	1,275		2,209	1,632	1,218	
	Retail	2,193	1,994	1,268		2,149	1,983	1,262	
	of which: SME	1,762	1,663	659		1,772	1,633	991	
	Secured by mortgages on immovable property	5,799	5,531	1,754		6,003	5,678	1,799	
	of which: SME	2,355	2,232	598		2,497	2,314	626	
	Exposures in default	332	238	391	81	336	239	291	58
	Items associated with particularly high risk	176	188	159		128	63	64	
Covered bonds	28,199	28,199	2,825		28,229	28,229	2,832		
Claims on institutions and corporates with a CT credit assessment	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)	1,798	1,792	1,792		1,993	1,896	1,896		
Equity	6,547	6,547	6,662		7,771	7,771	7,886		
Other exposures									
Standardised Total ⁴	124,939	116,316	17,769	151	137,129	130,738	18,866	161	

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 Exposure value includes the fair value of the underlying assets in the security pool to the 30/09/2020.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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 EUR, %)									
DENMARK	Central governments or central banks	6,398	12,613	0		7,299	11,699	0	
	Regional governments or local authorities	1,901	1,406	0		3,131	1,431	0	
	Public sector entities	124	124	25		131	131	26	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,056	1,056	23		1,207	1,207	26	
	Corporates	889	366	231		920	382	117	
	of which: SME	5	3	3		5	3	3	
	Retail	53	23	18		51	26	18	
	of which: SME	22	5	3		20	6	3	
	Secured by mortgages on immovable property	55	55	19		54	54	19	
	of which: SME	3	3	0		3	3	0	
	Exposures in default	3	10	14	0	3	3	6	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	24,671	24,671	2,468		24,467	24,467	2,468		
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	1,686	1,681	1,681		1,771	1,769	1,769		
Other exposures	6,031	6,031	6,031		7,277	7,277	7,277		
Standardised Total ⁴	33,084	33,084	33,084	0	33,084	33,084	33,084	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, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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 EUR, %)									
SWEDEN	Central governments or central banks	13,799	10,258	0		16,288	13,824	0	
	Regional governments or local authorities	2,146	1,899	0		2,238	1,897	0	
	Public sector entities	0	0	25		0	25	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	46	17	3		15	15	3	
	Corporates	63	45	45		77	54	54	
	of which: SME	0	0	0		0	0	0	
	Retail	11	5	4		15	7	3	
	of which: SME	2	1	1		2	1	1	
	Secured by mortgages on immovable property	74	74	22		77	77	23	
	of which: SME	46	46	12		47	47	13	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	6	6	6		6	6	6	
Covered bonds	2,421	2,421	244		2,477	2,477	249		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a CT credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	9	9	9		10	8	8		
Other exposures	81	81	81		81	81	81		
Standardised Total ⁴	18,211	18,211	18,211	0	18,211	18,211	18,211	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, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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 EUR, %)									
NORWAY	Central governments or central banks	1,962	466	0		1,697	468	0	
	Regional governments or local authorities	293	260	52		215	201	40	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		0	0	0	
	Corporates	28	23	23		39	33	33	
	of which: SME	0	0	0		0	0	0	
	Retail	43	3	2		29	3	2	
	of which: SME	40	0	0		40	0	0	
	Secured by mortgages on immovable property	19	19	7		16	16	6	
	of which: SME	1	1	1		1	1	1	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	9	9	13		9	9	13	
Covered bonds	725	725	74		862	862	862		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a CT credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	0	0	0		0	0	0		
Equity	45	45	45		39	38	38		
Other exposures	121	121	121		119	119	119		
Standardised Total ⁴	3,211	3,211	3,211	0	3,211	3,211	3,211	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, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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 EUR, %)									
FINLAND	Central governments or central banks	5,919	3,221	0		12,096	6,121	0	
	Regional governments or local authorities	1,970	2,044	0		1,878	1,980	0	
	Public sector entities	159	35	7		159	32	6	
	Multilateral Development Banks	261	260	0		305	305	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		0	0	0	
	Corporates	1,017	678	389		1,056	696	602	
	of which: SME	558	371	289		564	393	307	
	Retail	1,297	1,164	769		1,304	1,158	766	
	of which: SME	462	388	232		462	374	236	
	Secured by mortgages on immovable property	1,869	1,802	481		1,964	1,877	502	
	of which: SME	1,863	1,796	479		1,958	1,871	499	
	Exposures in default	119	99	145	14	104	121	121	15
	Items associated with particularly high risk	10	10	10		1	1	1	
Covered bonds	62	62	62		62	62	62		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Claims on institutions and corporates with a CT credit assessment	0	0	0		0	0	0		
Collective Investments undertakings (CIU)	1	1	1		2	2	2		
Equity	1	1	1		1	1	1		
Other exposures	75	75	75		83	83	83		
Standardised Total ⁴	10,211	10,211	10,211	14	10,211	10,211	10,211	14	

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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 EUR, %)		22,509	22,702	0	0	22,836	23,160	0	0
GERMANY	Central governments or central banks	82	82	0	0	83	83	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	7	2	0	0	7	2	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	0	1	0	1	0	0	0
	Covered bonds	89	89	0	0	82	82	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	2	2	0	0	
Standardised Total ⁴				0				0	0

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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 EUR, %)		6,558	6,157	0	0	7,278	7,227	0	0
UNITED KINGDOM	Central governments or central banks	184	184	0	0	185	185	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	12	0	0	0	11	7	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	32	32	0	0	29	23	0	0
	Corporates	3,164	1,741	1,526	0	3,323	1,856	1,632	0
	of which: SME	1,549	1,061	864	0	1,613	1,110	886	0
	Retail	1,615	721	458	0	1,685	755	469	0
	of which: SME	984	475	272	0	1,000	447	256	0
	Secured by mortgages on immovable property	3,071	3,070	1,180	0	3,266	3,267	1,200	0
	of which: SME	455	360	98	0	464	369	100	0
	Exposures in default	129	73	0	0	116	73	0	0
	Items associated with particularly high risk	137	63	0	41	104	41	0	29
	Covered bonds	217	217	22	0	256	256	26	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	4	4	4	0	4	4	4	0	
Other exposures	79	79	79	0	76	76	76	0	
Standardised Total ⁴				0				0	0

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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 EUR, %)		1,666	1,643	0	0	1,846	1,825	0	0
IRELAND	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	14	7	7	0	13	7	7	0
	Corporates	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	1	0	0	0	1	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	12	12	12	0	12	12	12	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	1	1	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	1	1	1	0	1	1	1	0	
Standardised Total ⁴				0				0	0

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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 EUR, %)		3,111	1,310	0	0	1,247	1,247	0	0
UNITED STATES	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	158	0	0	219	218	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	1	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	1	1	1	0	1	1	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	2	2	0	0	2	2	0	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	2	2	2	0	2	2	2	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				0				0	0

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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 EUR, %)		0	0	0	0	0	0	0	0
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				0				0	0

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

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

		Standardised Approach							
		As of 30/09/2020				As of 31/12/2020			
		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 EUR, %)		0	0	0	0	0	0	0	0
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0	
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total ⁴				0				0	0

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
(in EUR, %)									
Consolidated data	Central governments or central banks	7,311	7,170	9		7,668	7,467	10	
	Regional governments or local authorities	7,899	8,233	74		8,062	8,499	72	
	Public sector entities	239	461	57		292	476	61	
	Multilateral Development Banks	1,387	1,380	0		1,539	1,512	0	
	International Organisations	4	4	0		4	4	0	
	Institutions	1,376	1,346	49		1,319	1,304	48	
	Corporates	6,262	2,339	2,010		6,494	2,443	2,059	
	of which: SME	3,385	2,148	1,727		2,537	1,694	1,366	
	Retail	3,389	1,989	1,801		3,175	1,966	1,800	
	Secured by mortgages on immovable property	1,799	1,049	800		1,858	1,066	810	
	of which: SME	6,244	5,923	1,894		6,287	5,987	1,907	
	Exposures in default	2,486	2,202	612		2,479	2,282	614	
	Items associated with particularly high risk	286	200	256	77	286	179	223	78
	Covered bonds	125	60	91		127	63	95	
	Claims on institutions and corporates with a ST credit assessment	28,226	28,226	2,838		27,997	27,997	2,801	
	Claims on institutions and corporates with a FT credit assessment	0	0	0		0	0	0	
Equity	0	0	0		20	15	12		
Other exposures	2,052	2,046	2,046		2,214	2,214	2,214		
Standardised Total ^d	140,931	134,498	20,941	150	143,398	138,829	23,537	150	

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
(in EUR, %)									
DENMARK	Central governments or central banks	5,610	13,053	0		5,207	12,807	0	
	Regional governments or local authorities	3,547	4,227	0		3,568	4,272	0	
	Public sector entities	2	347	46		47	340	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,296	1,290	27		1,208	1,288	26	
	Corporates	1,483	461	329		1,153	613	460	
	of which: SME	170	167	143		162	162	137	
	Retail	51	26	91		56	27	20	
	Secured by mortgages on immovable property	3	0	0		4	0	0	
	of which: SME	50	56	20		57	56	20	
	Exposures in default	7	3	0		3	3	0	
	Items associated with particularly high risk	7	6	0		11	0	0	
	Covered bonds	23,879	23,879	2,389		23,939	23,939	2,395	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		17	12	155	
Equity	1,834	1,834	1,834		2,099	2,099	2,099		
Other exposures	9,228	9,228	9,228		11,121	11,121	11,121		
Standardised Total ^d	62,828	62,828	0	0	62,828	62,828	0	1	

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
(in EUR, %)									
SWEDEN	Central governments or central banks	22,465	18,085	0		17,128	15,141	0	
	Regional governments or local authorities	1,148	1,841	5		2,128	1,827	0	
	Public sector entities	0	24	5		21	45	3	
	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	78	56	55		63	64	63	
	of which: SME	0	0	0		1	1	1	
	Retail	21	10	12		16	12	16	
	Secured by mortgages on immovable property	2	0	0		2	0	0	
	of which: SME	54	54	17		52	51	12	
	Exposures in default	34	34	7		22	22	6	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	2,624	2,624	264		2,588	2,588	260	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	15	15	15		10	10	10		
Other exposures	2	2	1		2	2	2		
Standardised Total ^d	27,241	27,241	0	0	27,241	27,241	0	0	

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
(in EUR, %)									
NORWAY	Central governments or central banks	977	101	0		1,208	824	0	
	Regional governments or local authorities	199	164	33		195	157	31	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	42	37	37		189	121	122	
	of which: SME	0	0	0		0	0	0	
	Retail	29	3	2		30	4	3	
	Secured by mortgages on immovable property	19	19	6		19	19	6	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	1,285	1,285	141		2,084	2,084	228	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		2	1	14	
Equity	38	38	38		38	38	38		
Other exposures	0	0	0		75	75	111		
Standardised Total ^d	1,491	1,491	0	0	1,491	1,491	0	0	

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c	Original Exposure ^a	Exposure Value ^b	Risk exposure amount	Value adjustments and provisions ^c
(in EUR, %)									
FINLAND	Central governments or central banks	6,147	4,410	0		7,511	4,103	0	
	Regional governments or local authorities	1,752	1,943	0		1,776	1,840	0	
	Public sector entities	158	33	6		156	30	6	
	Multilateral Development Banks	325	324	0		323	323	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	53	52	10		45	46	0	
	Corporates	979	666	573		1,035	700	608	
	of which: SME	531	395	302		547	382	286	
	Retail	1,326	1,161	770		1,376	1,194	791	
	Secured by mortgages on immovable property	687	664	321		687	664	321	
	of which: SME	1,659	1,674	902		2,018	1,940	1,024	
	Exposures in default	1,938	1,863	495		1,940	1,861	497	
	Items associated with particularly high risk	165	84	12	16	91	72	30	17
	Covered bonds	1	1	2		1	1	2	
	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 ^d	12,071	12,071	0	26	12,071	12,071	0	31	

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

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

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
GERMANY	Central governments or central banks	21,960	24,281	0	0	24,055	24,444	0	0
	Regional governments or local authorities	84	84	0	0	184	184	0	0
	Public sector entities	59	59	0	0	56	56	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	7	1	1	0	7	2	2	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	2	2	1	0	2	2	1	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	0	0	0	1	0	0	0
	Covered bonds	82	82	0	0	75	75	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	1	1	1	0	
Standardised Total⁽³⁾									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
UNITED KINGDOM	Central governments or central banks	2,511	7,200	0	0	5,513	8,523	0	0
	Regional governments or local authorities	197	197	39	0	195	195	39	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	11	7	7	0	11	7	7	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	35	35	7	0
	Corporates	3,202	1,750	1,447	0	3,498	1,801	1,563	0
	of which: SME	2,529	1,546	1,237	0	2,825	1,341	984	0
	Retail	1,727	723	1,485	864	1,685	710	802	0
	Secured by mortgages on immovable property	1,043	479	274	0	1,028	473	270	0
	of which: SME	4,083	3,828	1,308	0	4,025	3,815	1,312	0
	Exposures in default	497	389	104	0	494	385	105	0
	Items associated with particularly high risk	184	73	89	39	184	73	89	39
	Covered bonds	104	42	63	0	107	46	68	0
	Claims on institutions and corporates with a ST credit assessment	271	271	27	0	238	238	24	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	4	4	0	0	4	4	0	0	
Other exposures	0	0	0	0	84	84	84	0	
Standardised Total⁽³⁾									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
IRELAND	Central governments or central banks	2,387	2,366	0	0	1,938	1,915	0	0
	Regional governments or local authorities	4	4	0	0	4	4	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	13	7	13	0	13	6	6	0
	of which: SME	2	0	0	0	0	0	0	0
	Retail	1	0	1	0	1	0	0	0
	Secured by mortgages on immovable property	11	12	11	0	12	12	11	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	1	1	1	0	
Standardised Total⁽³⁾									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
UNITED STATES	Central governments or central banks	1,389	1,398	0	0	1,520	1,919	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	381	381	0	0	421	421	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	1	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Exposures in default	2	2	3	0	2	2	3	0
	Items associated with particularly high risk	0	0	0	0	1	1	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	2	2	2	0	0	0	0	0	
Other exposures	0	0	0	0	3	3	3	0	
Standardised Total⁽³⁾									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
Country of Counterpart 9	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁽³⁾									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2021				As of 30/06/2021			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽²⁾
Country of Counterpart 10	Central governments or central banks	0	0	0	0	0	0	0	0
	Regional governments or local authorities	0	0	0	0	0	0	0	0
	Public sector entities	0	0	0	0	0	0	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0
	of which: SME	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0
	Secured by mortgages on immovable property	0	0	0	0	0	0	0	0
	of which: SME	0	0	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	0	0
	Covered bonds	0	0	0	0	0	0	0	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective Investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	
Other exposures	0	0	0	0	0	0	0	0	
Standardised Total⁽³⁾									

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
(2) Total value adjustments and provisions per country of counterparty excludes those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but includes general credit risk adjustments.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		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: defaulted	Of which: defaulted
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		12,642	1	11,030	1,650	0	12,980	0	11,115	1,713	0
Corporates		197,398	2,206	153,555	42,298	982	197,245	1,984	151,182	43,265	1,003
Corporates - Of Which: Specialised Lending		61	0	21	0	1	61	0	60	0	1
Corporates - Of Which: SME		79,963	1,044	63,555	14,906	717	1,096	80,642	1,048	64,682	15,409
Retail		139,323	1,009	105,985	23,208	2,388	145,028	977	108,822	20,799	2,254
Retail - Secured on real estate property		116,295	696	114,532	19,370	2,197	119,224	640	116,916	19,324	2,095
Retail - Secured on real estate property - Of Which: SME		4,333	53	3,989	710	188	4,309	50	3,986	710	192
Retail - Other Retail		112,622	644	110,643	18,560	2,009	115,115	590	113,029	18,605	1,903
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		22,477	332	11,463	2,638	165	23,803	333	11,907	2,647	159
Retail - Other Retail - Of Which: non-SME		1,888	52	1,254	381	44	79	1,850	51	1,273	375
Retail - Other Retail - Of Which: non-SME		20,668	280	10,198	2,257	116	23,954	279	10,624	2,322	112
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		0	0	0	0	0	0	0	0	0	0

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		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: defaulted	Of which: defaulted
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		1,157	0	1,055	89	0	728	0	623	91	0
Corporates		92,001	644	69,061	18,416	616	932	91,715	646	68,788	18,474
Corporates - Of Which: Specialised Lending		45	0	17	0	1	44	0	18	0	1
Corporates - Of Which: SME		50,532	592	38,054	9,724	594	742	50,728	572	38,506	9,678
Retail		89,598	424	20,425	1,030	633	89,662	446	20,694	632	963
Retail - Secured on real estate property		73,097	279	71,623	11,132	983	73,249	250	71,727	10,910	827
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		69,640	252	68,363	10,648	983	69,899	238	68,511	10,427	822
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		11,861	195	6,696	1,272	47	313	12,714	196	6,958	1,277
Retail - Other Retail - Of Which: non-SME		1,000	24	667	169	10	47	1,026	25	677	160
Retail - Other Retail - Of Which: non-SME		10,861	173	6,029	1,103	37	266	11,687	170	6,281	1,156
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		0	0	0	0	0	0	0	0	0	0

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		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: defaulted	Of which: defaulted
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		1,679	0	723	104	0	1,365	0	771	116	0
Corporates		43,315	98	38,123	5,200	58	44,389	101	38,568	10,824	70
Corporates - Of Which: Specialised Lending		0	0	0	0	0	1	0	1	0	0
Corporates - Of Which: SME		13,682	47	12,795	2,444	39	13,172	45	12,464	2,508	56
Retail		18,117	40	14,959	1,545	102	62	19,235	41	15,918	1,113
Retail - Secured on real estate property		13,154	20	11,108	1,130	62	22	14,054	23	13,007	89
Retail - Secured on real estate property - Of Which: SME		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail		12,827	19	10,796	1,077	60	19	13,681	20	13,611	105
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		4,963	20	1,851	415	40	5,181	19	1,911	395	44
Retail - Other Retail - Of Which: non-SME		323	23	431	440	17	38	525	23	423	445
Retail - Other Retail - Of Which: non-SME		4,431	10	1,439	275	23	21	4,626	10	1,484	250
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		0	0	0	0	0	0	0	0	0	0

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		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: defaulted	Of which: defaulted
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		2,153	0	2,131	70	0	2,071	0	2,049	54	0
Corporates		22,166	534	17,882	5,576	218	488	22,332	447	17,899	5,326
Corporates - Of Which: Specialised Lending		13	0	13	1	0	14	0	13	1	0
Corporates - Of Which: SME		6,440	51	5,983	1,209	35	87	6,009	74	5,496	1,103
Retail		21,402	431	18,959	4,366	155	31	23,172	45	18,466	4,646
Retail - Secured on real estate property		17,985	33	17,473	3,890	151	16	19,496	34	18,899	4,211
Retail - Secured on real estate property - Of Which: SME		186	2	156	43	7	1	189	2	159	43
Retail - Other Retail		17,819	31	17,317	3,847	144	15	19,278	33	18,741	4,169
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		3,438	10	1,587	390	2	15	3,726	11	1,741	435
Retail - Other Retail - Of Which: non-SME		137	2	93	35	3	3	146	3	95	37
Retail - Other Retail - Of Which: non-SME		3,301	8	1,494	355	1	12	3,580	8	1,466	398
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		0	0	0	0	0	0	0	0	0	0

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

		IRB Approach									
		As of 30/09/2020					As of 31/12/2020				
		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: defaulted	Of which: defaulted
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
(in EUR, %)		0	0	0	0	0	0	0	0	0	0
Central banks and central governments		0	0	0	0	0	0	0	0	0	0
Institutions		241	0	155	30	0	278	0	182	33	0
Corporates		15,337	489	11,904	4,688	1	157	15,659	472	11,937	4,791
Corporates - Of Which: Specialised Lending		4	0	3	0	0	0	0	0	0	0
Corporates - Of Which: SME		3,301	238	2,767	1,079	0	67	3,430	239	2,861	1,069
Retail		13,702	486	10,753	3,589	109	189	13,449	458	10,713	3,786
Retail - Secured on real estate property		11,779	355	10,599	2,949	970	38	11,750	325	11,574	2,924
Retail - Secured on real estate property - Of Which: SME		175	22	151	138	99	3	170	22	148	129
Retail - Other Retail		11,604	333	10,448	2,811	871	35	11,580	302	11,425	2,795
Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME		1,523	91	1,151	440	69	61	1,899	91	1,142	451
Retail - Other Retail - Of Which: non-SME		124	15	75	33	14	9	112	17	68	31
Retail - Other Retail - Of Which: non-SME		1,799	76	1,076	408	54	52	1,787	76	1,073	421
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		0	0	0	0	0	0	0	0	0	0

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

		IRB Approach										
		As of 30/09/2020						As of 31/12/2020				
		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	
(in EUR, %)	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	0
	Institutions	1,315	0	988	232	0	0	1,265	0	1,074	243	0
	Corporates	3,170	0	1,572	588	0	14	3,164	0	1,512	519	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	43	0	35	11	0	1	47	0	37	16	0
	Retail	95	2	79	24	1	2	87	1	75	21	1
	Retail - Secured on real estate property	64	1	64	19	1	1	63	1	62	17	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	63	1	63	19	1	1	62	1	61	17	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	28	1	16	5	0	1	25	1	13	4	0
	Retail - Other Retail - Of Which: SME	8	0	4	2	0	4	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	20	1	11	3	0	1	20	1	11	3	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 (i.e., substitution effects).

		IRB Approach										
		As of 30/09/2020						As of 31/12/2020				
		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	
(in EUR, %)	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	0
	Institutions	1,073	0	1,046	366	0	0	1,095	0	1,065	343	0
	Corporates	5,364	3	4,911	600	0	9	5,416	3	4,951	740	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	2,242	1	2,110	125	0	3	2,109	2	2,077	142	0
	Retail	174	3	153	36	5	2	180	3	149	37	6
	Retail - Secured on real estate property	116	2	115	24	5	1	116	2	112	25	1
	Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0	2	0	0
	Retail - Secured on real estate property - Of Which: non-SME	114	2	113	24	5	1	114	2	110	25	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	58	1	37	12	0	1	64	1	38	12	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	57	1	37	12	0	1	63	1	37	12	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 (i.e., substitution effects).

		IRB Approach										
		As of 30/09/2020						As of 31/12/2020				
		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	
(in EUR, %)	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	0
	Institutions	37	0	16	2	0	0	74	0	49	8	0
	Corporates	2,042	0	2,049	202	0	3	2,041	0	1,865	285	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	415	0	414	12	0	2	472	0	470	13	0
	Retail	6	1	6	1	0	7	1	6	1	1	1
	Retail - Secured on real estate property	5	0	5	1	0	5	0	5	1	0	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	5	0	5	1	0	5	0	5	1	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1	1	1	0	0	2	1	1	1	0	0
	Retail - Other Retail - Of Which: SME	1	1	1	0	0	1	1	1	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	1	0	0	0	0	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 (i.e., substitution effects).

		IRB Approach										
		As of 30/09/2020						As of 31/12/2020				
		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	
(in EUR, %)	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	0
	Institutions	477	0	457	124	0	0	535	0	514	146	0
	Corporates	2,103	0	1,542	352	0	3	1,928	0	1,402	357	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	754	0	736	35	0	0	665	0	638	32	0
	Retail	179	2	151	188	4	4	181	1	137	47	7
	Retail - Secured on real estate property	104	1	101	23	4	1	102	1	101	21	4
	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	103	1	100	23	4	1	101	1	99	21	4
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	75	1	49	85	0	3	58	1	55	14	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	75	1	49	85	0	3	58	1	55	14	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 (i.e., substitution effects).

		IRB Approach										
		As of 30/09/2020						As of 31/12/2020				
		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	
(in EUR, %)	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Country of Counterpart 9	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	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	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 (i.e., substitution effects).

		IRB Approach										
		As of 30/09/2020						As of 31/12/2020				
		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	
(in EUR, %)	Of which: defaulted		Of which: defaulted			Of which: defaulted		Of which: defaulted				
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0
	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	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	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 (i.e., substitution effects).

		IRB Approach										
		As of 31/03/2021					As of 30/06/2021					
		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: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
Consolidated data	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	12,406	2	10,603	1,682	0	15,098	1	13,223	1,795	0	4
	Corporates	197,049	1,912	151,270	41,825	974	1,973	1,822	146,462	42,678	1,233	1,061
	Corporates - Of Which: Specialised Lending	19	2	18	19	0	19	2	17	17	0	1
	Corporates - Of Which: SME	67,822	1,068	69,496	16,555	645	1,139	61,068	1,018	63,698	15,480	736
	Retail	146,642	1,039	129,644	21,600	2,127	146,898	923	127,761	20,819	1,819	858
	Retail - Secured on real estate property	119,792	676	117,181	18,905	2,056	119,447	607	116,110	18,159	1,659	413
	Retail - Secured on real estate property - Of Which: SME	3,909	46	3,660	547	154	3,986	44	3,662	637	127	46
	Retail - Secured on real estate property - Of Which: non-SME	115,884	629	113,501	18,257	1,902	115,461	563	112,448	17,502	1,533	365
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	23,851	334	12,443	2,696	161	26,330	336	11,473	2,660	180	425
Retail - Other Retail - Of Which: non-SME	1,917	54	1,294	378	44	1,768	53	1,230	378	44	76	
Equity	23,294	280	11,148	2,318	117	24,762	273	10,442	2,282	119	249	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ²				66,640				66,865				

(1) Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).
 (2) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

		IRB Approach										
		As of 31/03/2021					As of 30/06/2021					
		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: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
DENMARK	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,351	0	1,244	137	0	911	0	799	107	0	0
	Corporates	93,471	694	69,877	18,351	627	89,925	642	66,849	18,316	694	881
	Corporates - Of Which: Specialised Lending	41	0	41	17	1	41	15	41	15	0	0
	Corporates - Of Which: SME	32,005	524	37,139	9,805	498	36,347	512	36,347	9,583	570	600
	Retail	66,120	424	77,933	11,510	625	65,952	402	76,512	10,601	167	604
	Retail - Secured on real estate property	72,447	233	70,665	10,217	783	72,171	211	71,151	9,320	151	398
	Retail - Secured on real estate property - Of Which: SME	3,205	21	3,126	490	25	3,266	20	3,167	424	57	141
	Retail - Secured on real estate property - Of Which: non-SME	69,122	212	67,539	9,767	728	68,905	191	67,984	8,896	480	270
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	13,673	100	7,257	1,294	42	13,611	100	6,370	1,281	52	295
Retail - Other Retail - Of Which: non-SME	1,065	25	681	157	5	62	1,011	25	693	183	8	
Equity	12,098	165	6,577	1,137	27	12,050	166	5,677	1,097	44	145	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ²												

(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 31/03/2021					As of 30/06/2021					
		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: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
SWEDEN	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	924	0	999	95	0	1,102	0	859	119	0	0
	Corporates	43,471	101	34,896	10,071	63	43,233	97	35,043	10,539	83	285
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	16,120	70	14,445	2,302	70	16,141	63	13,214	2,129	71	124
	Retail	19,113	71	15,744	1,451	175	19,646	62	16,625	1,471	166	52
	Retail - Secured on real estate property	13,894	48	13,817	1,061	130	14,148	43	14,092	1,026	105	24
	Retail - Secured on real estate property - Of Which: SME	2	2	2	50	4	2	74	2	74	0	0
	Retail - Secured on real estate property - Of Which: non-SME	13,589	46	13,556	1,011	126	13,940	41	13,798	962	102	21
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	5,249	23	1,527	390	45	5,498	19	1,933	435	41	28
Retail - Other Retail - Of Which: non-SME	120	9	628	140	13	126	20	375	128	14	12	
Equity	4,719	14	1,517	250	24	5,002	10	1,558	306	27	16	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ²												

(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 31/03/2021					As of 30/06/2021						
		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: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
NORWAY	(in EUR, %)												
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	
	Institutions	1,431	0	1,410	96	0	3,213	0	3,195	103	0	0	
	Corporates	22,046	408	17,945	5,294	241	22,202	510	17,255	5,472	322	385	
	Corporates - Of Which: Specialised Lending	14	0	13	1	0	13	0	13	1	0	0	
	Corporates - Of Which: SME	7,953	134	7,072	1,614	171	6,533	124	5,972	1,220	92	166	
	Retail	25,223	49	22,389	4,988	181	29,894	41	21,607	4,267	143	12	
	Retail - Secured on real estate property	21,026	37	20,417	4,486	177	12	20,720	30	19,648	4,309	140	19
	Retail - Secured on real estate property - Of Which: SME	161	2	151	43	10	161	2	159	49	8	0	
	Retail - Secured on real estate property - Of Which: non-SME	20,865	35	20,285	4,443	167	11	20,559	29	19,498	4,280	132	18
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	4,696	12	1,952	462	4	17	5,164	10	2,309	457	3	
Retail - Other Retail - Of Which: non-SME	149	3	102	37	3	145	3	100	35	2	4		
Equity	1,546	9	1,850	425	11	1,503	8	2,209	422	11	13		
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0		
IRB Total ²													

(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 31/03/2021					As of 30/06/2021					
		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: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
FINLAND	(in EUR, %)											
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0
	Institutions	283	0	193	48	0	256	0	192	46	0	0
	Corporates	15,081	463	11,544	4,617	6	152	15,000	410	11,535	4,725	92
	Corporates - Of Which: Specialised Lending	3	0	3	0	0	3	0	3	0	0	0
	Corporates - Of Which: SME	13,999	225	2,982	1,210	0	73	3,371	205	2,757	1,113	64
	Retail	13,739	465	12,742	2,465	1,015	107	13,682	409	12,466	2,517	124
	Retail - Secured on real estate property	11,740	352	11,593	3,003	945	30	11,274	317	11,553	3,226	86
	Retail - Secured on real estate property - Of Which: SME	144	21	123	102	85	3	144	21	122	105	82
	Retail - Secured on real estate property - Of Which: non-SME	11,427	331	11,469	2,901	860	27	11,000	296	11,431	3,221	803
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1,069	94	1,120	462	70	77	1,029	92	913	395	60
Retail - Other Retail - Of Which: non-SME	142	16	97	41	15	11	106	16	58	28	16	
Equity	1,867	77	1,074	421	55	65	1,822	76	855	363	44	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ²												

(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 31/03/2021					As of 30/06/2021				
		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		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
GERMANY	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	3,123	3,123	1,504	555	2,933	2,933	1,437	493	19	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	110	0	73	33	0	0	36	14	0	
	Retail	82	1	70	20	1	3	80	20	1	
	Retail - Secured on real estate property	59	1	56	16	1	2	56	17	1	
	Retail - Secured on real estate property - Of Which: SME	2	0	1	1	0	0	1	0	0	
	Retail - Secured on real estate property - Of Which: non-SME	57	1	55	15	1	2	55	17	1	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	23	1	12	4	0	1	24	11	4		
Retail - Other Retail - Of Which: SME	3	0	1	1	0	0	3	1	1		
Retail - Other Retail - Of Which: non-SME	20	1	11	3	0	1	20	10	3		
Equity	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											

(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 31/03/2021					As of 30/06/2021				
		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		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	895	0	861	298	0	0	997	0	365	
	Corporates	3,603	3	3,390	613	0	4	4,027	2	3,540	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	2,329	2	2,320	112	0	3	2,329	2	1,711	
	Retail	149	1	136	30	1	1	142	1	130	
	Retail - Secured on real estate property	113	1	107	20	1	0	102	1	96	
	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	111	1	105	20	1	0	100	1	96	
	Retail - Qualifying Revolving	36	1	30	9	0	1	60	1	34	
Retail - Other Retail	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: SME	36	1	29	9	0	1	59	1	34		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0		
Equity	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											

(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 31/03/2021					As of 30/06/2021				
		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		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
IRELAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	111	0	87	14	0	0	230	0	198	
	Corporates	2,083	0	1,820	276	0	0	2,088	0	2,027	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	896	0	809	19	0	0	875	0	822	
	Retail	8	1	7	2	0	1	9	1	8	
	Retail - Secured on real estate property	6	0	6	2	0	0	7	0	7	
	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	6	0	6	2	0	0	7	0	7	
	Retail - Qualifying Revolving	2	1	1	0	0	1	2	1	1	
Retail - Other Retail	1	1	1	0	0	1	1	1	0		
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	1	1	1	0	0	1	1	1	0		
Equity	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											

(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 31/03/2021					As of 30/06/2021				
		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		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
UNITED STATES	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	538	0	519	130	0	0	517	0	500	
	Corporates	1,787	0	1,340	301	0	0	1,688	0	1,228	
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
	Corporates - Of Which: SME	575	0	568	82	0	0	543	0	535	
	Retail	159	2	127	70	4	1	165	1	122	
	Retail - Secured on real estate property	99	1	98	18	3	1	96	0	95	
	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	99	1	97	18	3	1	96	0	95	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	59	1	39	52	0	0	69	1	38		
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	59	1	39	52	0	0	69	1	38		
Equity	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											

(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 31/03/2021					As of 30/06/2021				
		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		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 9	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	
	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	0	0	0	0	0	0	0	0	0	
	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	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0		
Equity	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											

(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 31/03/2021					As of 30/06/2021				
		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		
(in EUR, %)		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
Country of Counterpart 10	Central banks and central governments	0	0	0	0	0	0	0	0	0	
	Institutions	0	0	0	0	0	0	0	0	0	
	Corporates	0	0	0	0	0	0	0	0	0	
	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	0	0	0	0	0	0	0	0	0	
	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	0	0	0	0	0	0	0	0	0	
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0		
Equity	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											

(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).

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Danske Bank A/S

As of 31/12/2020

(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)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Africa	15	15	0	0	0	15	0	0	0	0	0	0	0	
[3M - 1Y]		6	6	0	0	0	6	0	0	0	0	0	0	0	
[1Y - 2Y]		5	5	0	0	0	5	0	0	0	0	0	0	0	
[2Y - 3Y]		5	5	0	0	0	5	0	0	0	0	0	0	0	
[3Y - 5Y]		10	10	0	0	0	10	0	0	0	0	0	0	0	
[5Y - 10Y]		23	23	0	0	0	23	0	0	0	0	0	0	0	
[10Y - more]	0	0	0	0	0	0	0	0	0	0	0	117	0		
Total		63	63	0	0	0	63	0	0	0	0	117	0		
[0 - 3M]	Others	2	2	0	0	0	2	6	237	0	32	0	0		
[3M - 1Y]		0	0	0	0	0	0	1	42	0	0	0	0		
[1Y - 2Y]		2	2	0	0	0	0	0	80	0	0	0	0		
[2Y - 3Y]		1	1	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		73	73	32	0	41	0	0	1	98	0	0	0		
[5Y - 10Y]		20	20	0	0	0	0	0	5	237	0	0	0		
[10Y - more]	0	0	0	0	0	0	0	0	0	10	0	0			
Total		98	98	32	0	41	2	8	359	6	367	11	0		

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

(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.

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Danske Bank A/S

As of 30/06/2021

(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)	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		Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
Carrying amount	Notional amount			Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
Residual Maturity	Country / Region																	
	Finland	I 0 - 3M f	2,840	2,840	1,401	0	0	23	1,254	390	13,766	180	7,806	1,491	0			
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0				
	Total	2,840	2,840	1,401	0	0	23	1,254	390	13,766	180	7,806	1,491	0			68	
	France	I 0 - 3M f	2,406	2,406	2,123	0	0	283	0	0	0	0	0	0	0			
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0				
	Total	2,406	2,406	2,123	0	0	283	0	0	0	0	0	0	0			0	
	Germany	I 0 - 3M f	2,667	513	65	0	142	299	274	5,125	267	3,954	0	0	0			
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0				
	Total	2,667	513	65	0	142	299	274	5,125	267	3,954	0	0	0			0	
	Croatia	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0				
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
	Greece	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0				
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
	Hungary	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0				
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0			0	
	Ireland	I 0 - 3M f	416	416	317	0	0	67	5	208	0	7	1,265	0	0			
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0				
	Total	416	416	317	0	0	67	5	208	0	7	1,265	0	0			2	
	Italy	I 0 - 3M f	320	320	320	0	0	0	0	0	0	0	0	0	0			
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0				
	Total	320	320	320	0	0	0	0	0	0	0	0	0	0			0	
	Latvia	I 0 - 3M f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 3M - 1Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 1Y - 2Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 2Y - 3Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 3Y - 5Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
		I 5Y - 10Y f	0	0	0	0	0	0	0	0	0	0	0	0	0			
	I 10Y - more	0	0	0	0	0	0	0	0	0	0	0	0	0				
	Total	0	0	0	0	0	0	0	0	0	0	0	0	0			0	

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Danske Bank A/S

As of 30/06/2021

(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)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Japan														
	U.S.		0	0	0	0	0	0	0	0	0	0	0	0	
			0	0	0	0	0	0	0	0	0	0	0	0	
			0	0	0	0	0	0	0	0	0	0	0	0	
			0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0		
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	China														
	Switzerland														
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Other advanced economies non EEA														
	Other Central and eastern Europe countries non EEA		0	0	0	0	0	0	0	0	0	0	0	0	
			0	0	0	0	0	0	0	0	0	0	0	0	
			0	0	0	0	0	0	0	0	0	0	0	0	
			0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0		
10 - 3M f 3M - 1Y f 1Y - 2Y f 2Y - 3Y f 3Y - 5Y f 5Y - 10Y f 10Y - more Total	Middle East														
	Latin America and the Caribbean		51	51	0	0	0	51	0	0	0	0	32	0	
			0	0	0	0	0	0	0	0	0	0	0	0	
			0	0	0	0	0	0	0	0	0	0	0	0	
			0	0	0	0	0	0	0	0	0	0	0	0	
		0	0	0	0	0	0	0	0	0	0	0	0		
		51	51	0	0	0	51	0	0	0	0	32	0		

2021 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Danske Bank A/S

As of 30/06/2021

(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)	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	Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures			
Carrying amount	Notional amount							Carrying amount	Notional amount	Nominal	Provisions				
Residual Maturity	Country / Region														
[0 - 3M]	Africa	46	46	0	0	0	46	0	0	0	0	128	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]															
Total		46	46	0	0	0	46	0	0	0	0	128	0	3	
[0 - 3M]	Others	2,550	2,550	474	0	73	1,979	0	80	7	332	55	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]															
Total		2,550	2,550	474	0	73	1,979	0	80	7	332	55	0	2	

Notes and definitions

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

(1) Information on sovereign exposures is only available for institutions that have sovereign exposures of at least 1% of total "Debt securities and loans receivables". Country of breakdown is only available for institutions that hold non-domestic sovereign exposures of 10% or more compared to total sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others".

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterparties with full or partial government guarantees

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

(4) The exposures reported include the positions towards counterparties (other than sovereign) on sovereign credit risk (i.e. CDS, financial guarantees) booked in all the accounting portfolio (on-off balance sheet). Irrespective of the denomination and or accounting classification of the positions

the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparties (other than sovereign) with full or partial government guarantees by central, regional and local governments

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

Regions:

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

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

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

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

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

(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.

2021 EU-wide Transparency Exercise
Performing and non-performing exposures
Danske Bank A/S

	As of 30/09/2020										As of 31/12/2020											
	Gross carrying amount					Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹⁾					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 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 ¹⁾				On performing exposures ²⁾	On non-performing exposures ²⁾					Of which performing but past due >30 days and <=90 days	Of which non-performing ¹⁾				On performing exposures ²⁾	On non-performing exposures ²⁾				
		Of which: defaulted	Of which Stage 3				Of which Stage 3						Of which Stage 3					Of which Stage 3				
(mln EUR)																						
Cash balances at central banks and other demand deposits	32,004	0	1	1	1	1	0	0	0	0	43,208	0	0	0	0	1	0	0	0	0	0	
Debt securities (including at amortised cost and fair value)	38,285	0	0	0	0	0	0	0	0	0	37,546	0	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	0	0	0	
General governments	6,731	0	0	0	0	0	0	0	0	0	6,131	0	0	0	0	0	0	0	0	0	0	
Credit institutions	30,511	0	0	0	0	0	0	0	0	0	30,301	0	0	0	0	0	0	0	0	0	0	
Other financial corporations	851	0	0	0	0	0	0	0	0	0	925	0	0	0	0	0	0	0	0	0	0	
Non-financial corporations	192	0	0	0	0	0	0	0	0	0	189	0	0	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	290,639	395	6,998	2,806	4,364	735	1,935	1,720	3,454	288,150	427	7,186	2,895	4,637	751	1,759	1,561	3,910				
Central banks	4,377	0	0	0	0	0	0	0	0	4,958	0	0	0	0	0	0	0	0	0	0	0	
General governments	7,502	0	50	7	3	1	5	0	41	7,922	15	42	7	3	0	4	1	35				
Credit institutions	5,685	0	3	0	0	2	0	0	2	4,274	0	6	0	0	1	0	0	4				
Other financial corporations	39,409	2	241	144	135	18	109	103	71	35,346	2	200	136	128	7	114	108	68				
Non-financial corporations	102,479	312	4,218	1,534	2,933	385	1,190	1,088	1,883	102,117	289	4,531	1,676	3,077	404	1,038	933	2,282				
of which: small and medium-sized enterprises at amortised cost	24,548	16	1,516	475	1,269	186	410	407	696	24,916	31	1,547	538	1,361	186	394	393	857				
of which: Loans collateralised by commercial immovable property at amortised cost	23,185	11	796	162	623	86	160	157	485	24,125	13	857	215	740	88	147	143	604				
Households	131,187	81	2,485	1,121	1,292	330	631	529	1,456	133,531	121	2,406	1,076	1,430	338	602	519	1,521				
of which: Loans collateralised by residential immovable property at amortised cost	49,503	27	812	321	587	108	107	99	599	51,546	36	781	307	714	114	96	94	622				
of which: Credit for consumption at amortised cost	2,803	13	137	65	109	35	45	44	60	1,779	1	86	24	81	41	21	21	36				
DEBT INSTRUMENTS other than HFT	360,928	395	6,998	2,806	4,364	735	1,935	1,721	3,454	368,904	427	7,186	2,896	4,638	753	1,759	1,562	3,910				
OFF-BALANCE SHEET EXPOSURES	109,833		1,221	297	854	197	154	129	309	113,981		1,161	206	789	228	138	122	401				

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

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

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

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

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.

2021 EU-wide Transparency Exercise

Forborne exposures

Danske Bank A/S

	As of 30/09/2020						As of 31/12/2020					
	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)	5,666	3,990	1,171	1,089	3,155	1,836	5,902	4,237	1,046	975	3,570	2,168
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	25	24	1	1	21	20	17	16	1	1	14	14
Credit institutions	1	1	0	0	0	0	0	0	0	0	0	0
Other financial corporations	160	155	92	90	7	6	133	122	98	96	14	9
Non-financial corporations	3,460	2,780	819	759	1,637	1,191	3,523	3,075	701	653	1,801	1,483
of which: small and medium-sized enterprises at amortised cost	1,114	923	206	199	620		1,044	895	206	200	651	
Households	2,020	1,030	259	239	1,489	618	2,229	1,023	246	225	1,741	663
DEBT INSTRUMENTS other than HFT	5,666	3,990	1,171	1,089	3,155		5,902	4,237	1,046	975	3,570	
Loan commitments given	766	462	47	40	132	108	676	399	36	27	167	123
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

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

2021 EU-wide Transparency Exercise

Forborne exposures

Danske Bank A/S

	As of 31/03/2021						As of 30/06/2021					
	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 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 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
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	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Non-financial corporations	0	0	0	0	0	0	0	0	0	0	0	0
Loans and advances (including at amortised cost and fair value)	5,515	3,807	995	935	3,466	1,961	5,384	4,008	1,033	967	3,308	2,103
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	18	16	0	0	15	14	17	17	0	0	15	14
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	131	122	126	125	12	8	130	120	99	97	13	8
Non-financial corporations	3,087	2,690	610	574	1,630	1,312	3,018	2,761	675	647	1,512	1,314
of which: small and medium-sized enterprises at amortised cost	1,265	1,051	226	218	725	626	1,157	1,012	247	242	629	626
Households	2,279	978	259	236	1,810	626	2,219	1,110	258	222	1,767	768
DEBT INSTRUMENTS other than HFT	5,515	3,807	995	935	3,466	1,961	5,384	4,008	1,033	967	3,308	2,103
Loan commitments given	657	330	49	40	137	87	598	367	58	51	108	98
QUALITY OF FORBEARANCE²												
Loans and advances that have been forborne more than twice	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria	0						0					

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

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

2021 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Danske Bank A/S

(m€ EUR)	AS OF 30/09/2020						AS OF 31/12/2020						AS OF 31/03/2021						AS OF 30/06/2021					
	Gross carrying amount		Of which: non-perform	Of which loans and advances subject to impairment	Accumulated impairment	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	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	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	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	2,876	220	77	2,194	88	1	2,994	208	62	2,293	78	1	3,144	191	65	2,433	85	2	2,980	176	61	2,251	91	1
B Mining and quarrying	1,043	145	53	811	33	0	845	122	58	818	65	0	878	121	61	852	25	0	937	241	64	709	21	0
C Manufacturing	10,308	314	74	9,982	140	1	9,523	417	65	8,602	135	1	9,261	357	38	8,414	120	1	8,911	308	35	8,083	101	1
D Electricity, gas, steam and air conditioning supply	3,779	8	6	3,093	9	0	3,995	5	4	3,298	7	0	3,089	5	4	2,403	4	0	3,266	4	3	2,588	6	0
E Water supply	48	23	7	442	4	0	462	25	10	458	4	0	486	23	8	490	4	0	588	23	10	579	4	0
F Construction	2,825	215	94	2,140	98	2	2,722	221	116	1,980	84	1	2,977	200	111	1,973	79	1	2,214	211	114	1,895	77	1
G Wholesale and retail trade	7,285	525	129	6,460	188	1	7,516	555	136	6,490	218	1	7,615	599	111	6,571	207	1	7,610	557	110	6,621	200	0
H Transport and storage	3,851	1,073	708	5,061	461	0	5,675	1,278	701	5,485	312	0	5,648	1,042	605	5,469	310	0	5,431	1,111	549	5,251	334	0
I Accommodation and food service activities	1,083	94	25	469	23	0	1,149	107	26	471	33	0	1,024	194	27	450	41	1	1,009	215	33	435	41	0
J Information and communication	1,810	38	5	1,769	21	0	1,832	25	5	1,593	13	0	1,755	28	7	1,741	13	0	1,699	23	5	1,659	16	0
K Financial and insurance activities	2,340	80	33	2,008	51	0	2,006	89	42	1,697	35	0	2,688	93	32	2,562	38	0	2,140	97	32	1,800	36	0
L Real estate activities	54,806	1,091	246	22,709	209	72	55,050	1,063	284	23,051	214	56	56,261	1,029	269	22,923	199	53	56,210	935	260	22,664	260	35
M Professional, scientific and technical activities	2,813	91	48	2,369	50	0	2,768	140	52	2,325	62	0	2,922	128	47	2,705	58	0	2,842	123	44	2,654	59	0
N Administrative and support service activities	2,227	59	18	2,114	26	1	2,294	76	19	2,183	25	0	2,299	70	19	2,191	29	0	2,686	83	18	2,578	34	0
O Public administration and defence, compulsory social security	641	0	0	641	0	0	387	0	0	387	0	0	369	0	0	369	0	0	548	0	0	548	0	0
P Education	70	3	0	42	1	0	73	2	0	45	1	0	77	2	0	49	1	0	70	4	0	43	1	0
Q Human health services and social work activities	918	81	1	673	34	0	917	98	75	678	36	0	928	114	74	704	37	1	904	117	75	685	39	1
R Arts, entertainment and recreation	293	37	3	235	12	2	233	29	14	176	15	2	253	27	14	197	16	2	254	27	13	197	10	2
S Other services	1,050	27	8	585	43	4	968	41	10	491	39	4	555	27	5	364	6	3	522	20	7	338	4	3
Loans and advances	102,479	4,218	1,529	63,726	1,491	84	102,417	4,531	1,676	62,522	1,375	67	102,138	4,247	1,498	62,833	1,271	66	101,221	4,254	1,480	61,778	1,335	46

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 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.

