



## 2022 EU-wide Transparency Exercise

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

## 2022 EU-wide Transparency Exercise

### Key Metrics

Danske Bank A/S

(mln EUR, %)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
<b>Available capital (amounts)</b>						
Common Equity Tier 1 (CET1) capital - transitional period	19,877	20,431	20,260	19,821	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19,636	20,083	19,995	19,517	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	22,922	23,112	22,233	21,927	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied transitional definition	22,681	22,763	21,968	21,624	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	25,727	25,921	25,034	24,726	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	25,486	25,572	24,769	24,422	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
<b>Risk exposure amounts</b>						
Total risk exposure amount	109,956	115,671	115,172	115,827	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	109,938	115,658	115,166	115,820	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
<b>Capital ratios</b>						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	18.08%	17.66%	17.59%	17.11%	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	17.86%	17.36%	17.36%	16.85%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.85%	19.98%	19.30%	18.93%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	20.63%	19.68%	19.08%	18.67%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	23.40%	22.41%	21.74%	21.35%	CA3 {5}	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	23.18%	22.11%	21.51%	21.09%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	-
<b>Leverage ratios</b>						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	474,501	474,998	473,467	465,317	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.83%	4.87%	4.70%	4.71%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



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### Leverage ratio

Danske Bank A/S

(mln EUR, %)		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	22,922	23,112	22,233	21,927	C 47.00 (r0320,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	22,681	22,763	21,968	21,624	C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	474,501	474,998	473,467	465,317	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	474,260	474,650	473,202	465,013	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.83%	4.87%	4.70%	4.71%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.78%	4.80%	4.64%	4.65%	[A.2]/[B.2]	

		(mB EUR, %)						
		As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	COREP CODE	REGULATION	
OWN FUNDS Transitional period	A	<b>OWN FUNDS</b>	<b>25,727</b>	<b>25,921</b>	<b>25,034</b>	<b>24,726</b>	C 01.00 (0101,0101)	Articles 4(1)(b) and 72 of CRR
	A.1	<b>COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)</b>	<b>19,877</b>	<b>20,431</b>	<b>20,260</b>	<b>19,821</b>	C 01.00 (0102,0101)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,142	1,145	1,153	1,151	C 01.00 (0103,0101)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	20,659	21,018	21,091	20,899	C 01.00 (0130,0101)	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	1	0	C 01.00 (0140,0101)	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 (0200,0101)	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 (0210,0101)	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 (0230,0101)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-148	-155	-203	-252	C 01.00 (0250,0101)	Articles 32 to 35 and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-650	-690	-717	-718	C 01.00 (0300,0101) + C 01.00 (0340,0101)	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	-30	-5	-5	-32	C 01.00 (0370,0101)	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 (0380,0101)	Articles 36(1) point (d), 40 and 128 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-342	-299	-313	-254	C 01.00 (0390,0101)	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 (0400,0101)	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 (0440,0101)	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 (0460,0101) + C 01.00 (0460,0102) + C 01.00 (0470,0101) + C 01.00 (0470,0102) + C 01.00 (0472,0101)	Articles 4(1)(b), 36(1) point (j) and 89 to 91 of CRR, Articles 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) and 258 of CRR, Articles 36(1) point (k) (ii) and 37(2) of CRR, Articles 36(1) point (k) (iii) and 133(8) of CRR and Article 36(1) point (k) (iv) and 151(4) of CRR
	A.1.14.1	(-) Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0460,0101)	Articles 36(1) point (k) (i), 24(1) point (b), 24(1) point (c) 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 (0480,0101)	Articles 4(2), 36(1) point (k), 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 (0490,0101)	Articles 36(1) point (c) and 38, Articles 40(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	0	0	C 01.00 (0500,0101)	Articles 4(2), 36(1) point (k), 43, 45, 47, 48(1) point (b), 48(1) (2) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0510,0101)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-7	-7	-7	-10	C 01.00 (0520,0101)	Article 36(1) point (m) and Article 47c of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0514,0101)	Article 36(1) point (n) and Article 133(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0515,0101)	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 (0524,0101)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-987	-925	-1,006	-1,259	C 01.00 (0620,0101)	-
	A.1.21	Transitional adjustments	241	349	265	303	GA1 (1.1.16 + 1.1.18 + 1.1.20)	-
A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	0	0	C 01.00 (0520,0101)	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 (0240,0101)	Articles 479 and 480 of CRR	
A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	241	349	265	303	C 01.00 (0520,0101)	Articles 469 to 472, 478 and 481 of CRR	
A.2	<b>ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>3,044</b>	<b>2,680</b>	<b>1,973</b>	<b>2,107</b>	C 01.00 (0530,0101)	Article 61 of CRR	
A.2.1	Additional Tier 1 Capital instruments	3,044	2,680	1,973	2,107	C 01.00 (0640,0101) + C 01.00 (0670,0101)	-	
A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0720,0101)	-	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0660,0101) + C 01.00 (0670,0101) + C 01.00 (0670,0102) + C 01.00 (0674,0101) + C 01.00 (0676,0101)	-	
A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0660,0101) + C 01.00 (0660,0102) + C 01.00 (0720,0101)	-	
A.3	<b>TIER 1 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>22,922</b>	<b>23,112</b>	<b>22,233</b>	<b>21,927</b>	C 01.00 (0101,0101)	Article 25 of CRR	
A.4	<b>TIER 2 CAPITAL (net of deductions and after transitional adjustments)</b>	<b>2,805</b>	<b>2,809</b>	<b>2,801</b>	<b>2,799</b>	C 01.00 (0750,0101)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,805	2,809	2,801	2,799	C 01.00 (0750,0101) + C 01.00 (0980,0101)	-	
A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0950,0101) + C 01.00 (0950,0102) + C 01.00 (0950,0103) + C 01.00 (0950,0104) + C 01.00 (0950,0105) + C 01.00 (0950,0106) + C 01.00 (0950,0107) + C 01.00 (0950,0108) + C 01.00 (0950,0109) + C 01.00 (0950,0110)	-	
A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0980,0101) + C 01.00 (0980,0102) + C 01.00 (0990,0101)	-	
OWN FUNDS REQUIREMENTS	B	<b>TOTAL RISK EXPOSURE AMOUNT</b>	<b>109,956</b>	<b>115,671</b>	<b>115,172</b>	<b>115,827</b>	C 02.00 (0101,0101)	Articles 92(1), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	17	12	6	7	C 01.00 (0101,0101)	-
CAPITAL RATIOS (%) Transitional period	C.1	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)</b>	<b>18.09%</b>	<b>17.66%</b>	<b>17.59%</b>	<b>17.11%</b>	CA3 (1)	-
	C.2	<b>TIER 1 CAPITAL RATIO (transitional period)</b>	<b>20.85%</b>	<b>19.98%</b>	<b>19.30%</b>	<b>18.93%</b>	CA3 (2)	-
	C.3	<b>TOTAL CAPITAL RATIO (transitional period)</b>	<b>23.40%</b>	<b>22.41%</b>	<b>21.74%</b>	<b>21.35%</b>	CA3 (3)	-
CET1 Capital Fully loaded	D	<b>COMMON EQUITY TIER 1 CAPITAL (fully loaded)</b>	<b>19,636</b>	<b>20,083</b>	<b>19,995</b>	<b>19,517</b>	1A.1+A.1.13+A.1.21+MIN(A.1+A.1.13+A.1.21+A.2.1+MIN(A.4+A.1.21+A.1.20))	-
CET1 RATIO (%) Fully loaded <sup>(1)</sup>	E	<b>COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)</b>	<b>17.86%</b>	<b>17.36%</b>	<b>17.36%</b>	<b>16.85%</b>	(D.1)/(B.1)	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	241	349	265	303	C 01.00 (0440,0101)	-
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0101)	-
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 01.00 (0440,0101)	-
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	17	12	6	7	C 01.00 (0440,0101)	-

(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



## 2022 EU-wide Transparency Exercise

### Overview of Risk exposure amounts

Danske Bank A/S

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Credit risk (excluding CCR and Securitisations) <sup>1</sup>	86,274	93,404	91,252	90,840	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	23,006	29,550	21,160	22,206	C 02.00 (r0060, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	2,845	2,743	3,612	3,525	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	58,840	59,429	64,986	63,508	C 02.00 (r0310, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) <sup>2</sup>	4,065	3,631	3,585	3,710	C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0460, c0010)]
Credit valuation adjustment - CVA	700	596	676	663	C 02.00 (r0640, c0010)
Settlement risk	2	15	12	1	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	143	146	145	143	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	5,702	4,899	6,923	7,855	C 02.00 (r0520, c0010)
Of which the standardised approach	49	29	20	28	C 02.00 (r0530, c0010)
Of which IMA	5,653	4,870	6,903	7,827	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (r0010, c0601)*12.5 + C 20.00 (r0010, c0450)*12.5 + MAX(C 24.00 (r0010, c0090), C 24.00 (r0010, c0100), C 24.00 (r0010, c0110))*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	9,778	9,879	9,844	9,842	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (r0600, c0010)
Of which standardised approach	9,778	9,879	9,844	9,842	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	3,292	3,101	2,736	2,772	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
<b>Total</b>	<b>109,956</b>	<b>115,671</b>	<b>115,172</b>	<b>115,827</b>	

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

<sup>2</sup> 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.

## 2022 EU-wide Transparency Exercise

P&L  
Danske Bank A/S

(m€ EUR)	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022
Interest income	4,203	5,624	1,492	3,137
Of which debt securities income	225	326	104	278
Of which loans and advances income	3,265	4,359	1,157	2,374
Interest expenses	1,814	2,459	792	1,467
Of which deposits expenses	175	258	122	291
Of which debt securities issued expenses	1,374	1,841	468	973
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	43	50	20	47
Net Fee and commission income	1,294	1,799	457	877
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	213	302	128	-124
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-35	-34	-5	4
Gains or (-) losses from hedge accounting, net	0	-6	-3	-14
Exchange differences (gain or (-) loss), net	0	0	0	0
Net other operating income / (expenses)	456	610	214	369
<b>TOTAL OPERATING INCOME, NET</b>	<b>4,359</b>	<b>5,886</b>	<b>1,510</b>	<b>2,828</b>
(Administrative expenses)	2,265	3,101	762	1,528
(Cash contributions to resolution funds and deposit guarantee schemes)	70	92	32	66
(Depreciation)	582	787	189	374
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-13	-94	46	196
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-13	-94	46	196
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation <sup>1</sup>	0	-1	0	0
Of which restructuring <sup>2</sup>	0	-4	0	0
(Increases or (-) decreases of the fund for general banking risks, net) <sup>2</sup>	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	46	77	-18	-143
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	46	77	-18	-143
(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	165	249	-1	-12
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS</b>	<b>1,574</b>	<b>2,171</b>	<b>498</b>	<b>795</b>
<b>PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS</b>	<b>1,245</b>	<b>1,739</b>	<b>383</b>	<b>612</b>
Profit or (-) loss after tax from discontinued operations	0	0	0	0
<b>PROFIT OR (-) LOSS FOR THE YEAR</b>	<b>1,245</b>	<b>1,739</b>	<b>383</b>	<b>612</b>
Of which attributable to owners of the parent	1,245	1,739	383	612

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

<sup>2</sup> For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."

**2022 EU-wide Transparency Exercise**  
**Total Assets: fair value and impairment distribution**

Danske Bank A/S

ASSETS:	As of 30/09/2021					As of 31/12/2021					As of 31/03/2022					As of 30/06/2022					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	37,682				40,399				35,655				29,222				IAS 1.54 (i)				
Financial assets held for trading	82,018	43,565	38,341	112	69,108	32,710	36,294	104	83,727	36,410	46,483	834	90,316	31,404	57,666	1,246	IFRS 7.8(a)(i); IFRS 9, Appendix A				
Non-trading financial assets mandatorily at fair value through profit or loss	140,734	3,086	108,104	29,544	145,352	2,073	109,336	33,943	142,296	2,133	105,227	34,935	139,258	2,212	99,686	37,360	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	16,409	14,671	1,738	0	16,060	13,986	2,074	0	16,388	13,566	2,822	0	16,292	13,777	2,516	0	IFRS 7.8(h); IFRS 9.4.1.2A				
Financial assets at amortised cost	157,830				162,174				167,881				172,449				IFRS 7.8(f); IFRS 9.4.1.2				
Derivatives – Hedge accounting	1,102	0	1,102	0	1,032	0	1,031	0	363	0	363	0	323	0	323	0	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26				
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8				
Other assets <sup>1</sup>	16,615				17,575				15,461				14,896								
<b>TOTAL ASSETS</b>	<b>452,390</b>				<b>451,699</b>				<b>461,770</b>				<b>462,756</b>				IAS 1.9(a), IFRS 6				

<sup>1</sup> 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 <sup>1</sup>	As of 30/09/2021						As of 31/12/2021						As of 31/03/2022						As of 30/06/2022						References	
	Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>			Gross carrying amount <sup>(2)</sup>			Accumulated impairment <sup>(2)</sup>				
	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets		
Financial assets at fair value through other comprehensive income	Debt securities	16,409	0	0	0	0	16,060	0	0	0	0	16,388	0	0	0	16,292	0	0	0	0	0	16,292	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	19,261	0	0	0	0	19,807	0	0	0	0	20,210	0	0	0	20,504	0	0	0	0	0	20,504	0	0	0	Annex V.Part 1.31, 44(b)
	Loans and advances	124,857	10,783	3,132	-145	-568	-1,102	130,970	9,323	2,533	-200	-599	-1,044	137,112	8,232	2,556	-211	-563	-852	139,794	9,947	2,218	-217	-602	-573	Annex V.Part 1.32, 44(a)

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

<sup>2</sup> 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.

## 2022 EU-wide Transparency Exercise

### Breakdown of liabilities

Danske Bank A/S

(mln EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Financial liabilities held for trading	50,378	51,128	63,456	78,634	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities <sup>1</sup>	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	147,254	142,357	141,650	132,357	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	217,456	220,695	219,484	214,357	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method <sup>1</sup>	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	455	534	1,352	1,935	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	468	414	470	606	IAS 37.10; IAS 1.54(l)
Tax liabilities	86	62	197	158	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	11,734	11,855	11,271	11,647	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	835	868	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value <sup>1</sup>	0	0	0	0	Annex V Part 1.29
<b>TOTAL LIABILITIES</b>	<b>428,667</b>	<b>427,913</b>	<b>437,880</b>	<b>439,693</b>	IAS 1.9(b); IG 6
<b>TOTAL EQUITY</b>	<b>23,723</b>	<b>23,786</b>	<b>23,890</b>	<b>23,063</b>	IAS 1.9(c), IG 6
<b>TOTAL EQUITY AND TOTAL LIABILITIES</b>	<b>452,390</b>	<b>451,699</b>	<b>461,770</b>	<b>462,756</b>	IAS 1.IG6

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



## 2022 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 30/09/2021	As of 31/12/2021	As of 31/03/2022	As of 30/06/2022	
Derivatives		34,890	33,782	44,315	56,877	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	332	176	282	989	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	15,611	17,703	20,212	22,703	Annex V.Part 1.31
Deposits	Central banks	15,205	12,067	11,439	10,087	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	845	517	815	1,136	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	13,313	13,441	14,250	14,898	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	12,043	11,907	13,115	13,208	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	12,224	9,231	11,782	11,104	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	2,524	2,666	2,612	2,988	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	33,353	33,692	37,310	35,805	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	14,822	15,463	15,138	13,767	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	64,601	65,044	65,337	61,373	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	60,042	59,867	60,813	57,980	ECB/2013/33 Annex 2.Part 2.9.1
	Households	61,833	62,356	63,209	63,815	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	55,084	55,664	56,573	57,212	Annex V.Part 1.42(f), 44(c)
Debt securities issued		159,805	162,520	153,269	144,980	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		4,824	4,821	4,805	4,848	Annex V.Part 1.37
Other financial liabilities		4,377	4,702	4,539	4,652	Annex V.Part 1.38-41
<b>TOTAL FINANCIAL LIABILITIES</b>		<b>415,543</b>	<b>414,714</b>	<b>425,943</b>	<b>427,283</b>	

2022 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 30/09/2021	As of 31/12/2021	As of 30/09/2021										As of 31/12/2021											
Traded Debt Instruments	1	0	232	90	455	134							246	58	347	99								
Of which: General risk	0	0	149	60	136	40							151	34	160	32								
Of which: Specific risk	0	0	83	30	320	94							95	25	187	66								
Equities	2	3	21	3	46	3							7	1	7	1								
Of which: General risk	1	1	17	2	43	2							4	1	5	1								
Of which: Specific risk	1	1	4	1	3	1							3	0	1	0								
Foreign exchange risk	6	3	12	3	31	7							12	9	23	15								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
<b>Total</b>	<b>9</b>	<b>6</b>	<b>129</b>	<b>61</b>	<b>224</b>	<b>62</b>	<b>66</b>	<b>99</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>5,653</b>	<b>153</b>	<b>34</b>	<b>167</b>	<b>45</b>	<b>70</b>	<b>45</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4,870</b>
	As of 31/03/2022	As of 30/06/2022	As of 31/03/2022										As of 30/06/2022											
Traded Debt Instruments	0	0	287	72	422	139							325	57	503	76								
Of which: General risk	0	0	193	49	242	94							234	38	365	51								
Of which: Specific risk	0	0	94	23	179	44							92	19	137	25								
Equities	2	5	26	27	31	36							4	1	3	1								
Of which: General risk	1	2	11	7	11	8							0	0	0	0								
Of which: Specific risk	1	2	15	20	20	28							4	1	3	1								
Foreign exchange risk	2	2	19	3	38	7							11	2	16	3								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
<b>Total</b>	<b>5</b>	<b>7</b>	<b>191</b>	<b>46</b>	<b>269</b>	<b>98</b>	<b>92</b>	<b>78</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>6,903</b>	<b>214</b>	<b>41</b>	<b>329</b>	<b>42</b>	<b>83</b>	<b>75</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>7,827</b>

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 30/09/2021				As of 31/12/2021			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
Consolidated data	69,744	65,774	4		68,110	7,802	68,110	4
Central governments or central banks	8,063	8,091	71			8,335	8,335	66
Regional governments or local authorities	234	71	0			313	299	23
Public sector entities	1,604	1,597	0			1,654	1,654	0
Multilateral Development Banks	4	4	0			29	29	0
International Organisations	1,977	1,955	43			1,514	1,506	30
Institutions	6,032	3,156	2,674			5,369	2,919	2,528
Corporates	2,417	1,552	1,257			2,026	1,646	1,119
of which: SME	3,333	2,024	1,325			3,367	2,043	1,336
Retail	1,818	1,883	618			1,826	1,816	641
of which: SME	6,322	5,948	1,892			6,438	6,133	1,947
Secured by mortgages on immovable property	2,056	2,337	627			2,438	2,421	666
of which: SME	280	82	202			214	234	184
Exposures in default	122	66	90	75		99	59	75
Items associated with particularly high risk	28,056	28,056	2,834			27,364	27,364	2,782
Covered bonds	0	0	0			0	0	0
Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0	0
Collective investments undertakings (CIU)	18	13	164			18	13	165
Equity	2,248	2,248	2,248			2,326	2,326	2,326
Other exposures	11,272	11,272	11,272			10,455	10,455	10,252
Standardised Total <sup>4</sup>	138,896	138,590	23,257	134	143,305	138,889	29,736	122

<sup>1</sup> Original exposure, unless Exposure value. Is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

<sup>2</sup> Standardised Total does not include the substitution credit unless in the results due to the STI waiver.

<sup>3</sup> Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covers up to 90% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	Standardised Approach							
	As of 30/09/2021				As of 31/12/2021			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
DENMARK	4,747	12,207	0		2,274	15,224	0	
Central governments or central banks	3,647	3,990	0		3,444	4,119	0	
Regional governments or local authorities	18	507	0		0	501	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	961	964	22		1,413	1,412	27	
Institutions	932	394	201		703	235	143	
Corporates	4	3	0		0	0	0	
of which: SME	57	26	19		54	25	25	
Retail	3	0	0		3	1	1	
of which: SME	56	35	19		57	37	20	
Secured by mortgages on immovable property	0	0	0		0	0	0	
of which: SME	3	3	3	0	3	3	3	0
Exposures in default	0	0	0		0	0	0	
Items associated with particularly high risk	22,782	22,782	2,281		22,313	22,313	2,234	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	15	11	11		15	11	11	
Equity	2,181	2,181	2,181		2,263	2,263	2,263	
Other exposures	11,450	11,450	11,450		17,080	17,080	17,080	
Standardised Total <sup>4</sup>				0				1

<sup>1</sup> Original exposure, unless Exposure value. Is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

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

	Standardised Approach							
	As of 30/09/2021				As of 31/12/2021			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
SWEDEN	12,200	10,970	0		11,357	9,876	0	
Central governments or central banks	1,914	1,815	0		1,323	1,622	0	
Regional governments or local authorities	21	45	0		20	44	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	0	0	0		0	0	0	
Institutions	71	0	0		66	0	0	
Corporates	1	1	0		0	0	0	
of which: SME	43	23	14		34	39	29	
Retail	2	0	0		6	0	0	
of which: SME	51	49	15		44	43	14	
Secured by mortgages on immovable property	22	21	6		20	20	5	
Exposures in default	0	0	0		0	0	0	
Items associated with particularly high risk	2,364	2,364	239		2,385	2,385	239	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	71	71	71		71	71	71	
Other exposures	0	0	0		0	0	0	
Standardised Total <sup>4</sup>				0				0

<sup>1</sup> Original exposure, unless Exposure value. Is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

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

	Standardised Approach							
	As of 30/09/2021				As of 31/12/2021			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
FINLAND	8,879	4,283	0		7,544	4,213	0	
Central governments or central banks	1,743	1,826	0		1,752	1,827	0	
Regional governments or local authorities	538	29	0		536	29	0	
Public sector entities	0	0	0		0	0	0	
Multilateral Development Banks	0	0	0		0	0	0	
International Organisations	42	41	0		41	41	0	
Institutions	1,054	702	613		1,070	694	604	
Corporates	557	352	257		588	386	308	
of which: SME	1,384	1,232	817		1,344	1,214	896	
Retail	278	1,899	343		689	1,855	324	
of which: SME	2,066	1,992	534		2,169	2,082	557	
Secured by mortgages on immovable property	2,066	1,982	530		2,152	2,065	551	
of which: SME	82	61	86	18	86	58	42	15
Exposures in default	1	1	2		1	1	2	
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0	
Equity	0	0	0		0	0	0	
Other exposures	0	0	0		0	0	0	
Standardised Total <sup>4</sup>	0	0	0	30	0	0	0	30

<sup>1</sup> Original exposure, unless Exposure value. Is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

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

	Standardised Approach							
	As of 30/09/2021				As of 31/12/2021			
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)								
NORWAY	2,497	623	0		2,513	497	0	
Central governments or central banks	468	513	39		414	523	34	
Regional governments or local authorities	82	72	14		84	70	14	
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	57	49	49		57	42	42	
of which: SME	0	0	0		0	0	0	
Retail	25	4	4		25	8	4	
of which: SME	18	4	4		15	11	11	
Secured by mortgages on immovable property	1	1	1		1	1	1	
Exposures in default	0	0	0		0	0	0	
Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	2,368	2,368	239		2,449	2,449	277	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	2	1	15		2	1	14	
Equity	38	38	38		38	38	38	
Other exposures	88	88	146		111	111	208	
Standardised Total <sup>4</sup>				0				0

<sup>1</sup> Original exposure, unless Exposure value. Is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (i.e. substitution effects).

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

Table for United Kingdom showing Standardised Approach metrics (Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions) as of 30/09/2021 and 31/12/2021. Includes categories like Central governments, Public sector entities, and Corporate.

(1) Original exposure, unless 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 on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

Table for Germany showing Standardised Approach metrics (Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions) as of 30/09/2021 and 31/12/2021. Includes categories like Central governments, Public sector entities, and Corporate.

(1) Original exposure, unless 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 on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

Table for Ireland showing Standardised Approach metrics (Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions) as of 30/09/2021 and 31/12/2021. Includes categories like Central governments, Public sector entities, and Corporate.

(1) Original exposure, unless 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 on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

Table for United States showing Standardised Approach metrics (Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions) as of 30/09/2021 and 31/12/2021. Includes categories like Central governments, Public sector entities, and Corporate.

(1) Original exposure, unless 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 on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

Table for Country of Counterpart 9 showing Standardised Approach metrics (Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions) as of 30/09/2021 and 31/12/2021. Includes categories like Central governments, Public sector entities, and Corporate.

(1) Original exposure, unless 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 on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

Table for Country of Counterpart 10 showing Standardised Approach metrics (Original Exposure, Exposure Value, Risk exposure amount, Value adjustments and provisions) as of 30/09/2021 and 31/12/2021. Includes categories like Central governments, Public sector entities, and Corporate.

(1) Original exposure, unless 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 on country of counterparties exclude those for securitisation exposures, additional valuation adjustments (AVAs) and other own funds reductions related to the exposures, but include general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
Consolidated data	Central governments or central banks	62,970	66,376	15	0	58,593	12,220	13	0
	Regional governments or local authorities	7,963	8,025	59	0	7,483	7,279	55	0
	Public sector entities	193	193	0	0	229	229	0	0
	Multilateral Development Banks	1,659	1,852	0	0	1,697	1,897	0	0
	International Organisations	11	11	0	0	0	0	0	0
	Institutions	3,229	3,248	56	0	3,273	3,241	20	0
	Corporates	4,099	2,329	1,988	0	10,946	3,538	2,239	0
	Retail	1,481	1,940	933	0	1,490	1,107	984	0
	of which: SME	2,963	1,893	1,233	0	2,975	1,875	1,223	0
	Secured by mortgages on immovable property	1,666	1,662	616	0	1,628	1,643	599	0
	of which: SME	6,978	6,667	2,075	0	6,804	6,494	2,029	0
	Exposures in default	3,383	3,186	856	86	3,311	3,015	811	79
	Items associated with particularly high risk	359	359	298	0	392	392	364	0
	Covered bonds	90	48	72	0	116	63	95	0
	Claims on institutions and corporates with a ST credit assessment	28,198	28,198	2,866	0	28,515	28,515	2,894	0
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0	
Equity	183	14	177	0	195	15	187	0	
Other exposures	2,073	2,073	2,073	0	1,733	1,733	1,733	0	
Standardised Total <sup>2</sup>	134,442	122,946	21,429	117	136,627	121,611	22,458	168	

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

(2) Standardised Total does not include the Securitisation positions unless in the results prior to the 2019 exercise.

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
DENMARK	Central governments or central banks	1,403	11,150	0	0	4,999	13,073	0	0
	Regional governments or local authorities	3,448	3,742	0	0	3,393	3,421	0	0
	Public sector entities	2	488	0	0	98	627	0	0
	Multilateral Development Banks	0	0	0	0	0	0	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	1,078	1,077	24	0	2	2	0	0
	Corporates	961	288	164	0	1,336	225	131	0
	Retail	11	9	7	0	11	6	4	0
	of which: SME	3	3	2	0	3	3	2	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	1	1	1	0	1	1	1	0
	Items associated with particularly high risk	0	0	0	0	0	0	0	0
	Covered bonds	22,251	22,251	2,234	0	23,434	23,434	2,237	0
	Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0
Collective investments undertakings (CIU)	15	16	14	0	15	16	13	0	
Equity	1,877	1,877	1,877	0	1,615	1,615	1,615	0	
Other exposures	0,020	0,020	0,020	0	13,126	13,126	13,126	0	
Standardised Total <sup>2</sup>									

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
SWEDEN	Central governments or central banks	14,396	10,211	0	0	12,538	10,267	0	0
	Regional governments or local authorities	1,074	1,099	0	0	1,886	1,510	0	0
	Public sector entities	10	34	1	0	0	27	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	731	64	64	0	1,206	203	60	0
	Retail	1	1	0	0	1	1	1	0
	of which: SME	1	1	0	0	1	1	1	0
	Secured by mortgages on immovable property	885	882	246	0	879	877	194	0
	of which: SME	798	797	218	0	801	801	599	187
	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	2,325	2,325	234	0	2,325	2,325	235	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	31	31	31	0	32	31	31	0	
Other exposures	89	89	89	0	89	89	89	0	
Standardised Total <sup>2</sup>									

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
FINLAND	Central governments or central banks	24,153	25,517	0	0	23,296	18,658	0	0
	Regional governments or local authorities	1,821	1,838	0	0	1,531	1,568	0	0
	Public sector entities	50	63	12	0	94	63	13	0
	Multilateral Development Banks	391	391	0	0	395	404	0	0
	International Organisations	0	0	0	0	0	0	0	0
	Institutions	229	229	0	0	229	229	0	0
	Corporates	87	56	51	0	98	67	62	0
	Retail	71	143	6	0	71	10	6	0
	of which: SME	1,293	1,154	766	0	1,259	1,124	746	0
	Secured by mortgages on immovable property	668	554	317	0	663	545	312	0
	of which: SME	2,223	2,140	572	0	2,231	2,166	579	0
	Exposures in default	2,298	2,125	597	0	2,210	2,154	574	17
	Items associated with particularly high risk	75	75	75	15	80	81	80	17
	Covered bonds	1	1	1	0	1	1	1	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	3	3	3	0	3	3	3	0	
Other exposures	74	74	74	0	65	65	65	0	
Standardised Total <sup>2</sup>									

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

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

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
NORWAY	Central governments or central banks	3,815	416	0	0	869	222	0	0
	Regional governments or local authorities	89	93	48	0	73	80	46	0
	Public sector entities	85	72	14	0	80	67	13	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	62	56	56	0	56	47	47	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	5	3	3	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	10	10	10	0	10	10	15	0
	Covered bonds	3,182	3,182	354	0	3,347	3,347	361	0
	Claims on institutions and corporates with a ST credit assessment	2	2	2	0	2	2	2	0
Collective investments undertakings (CIU)	140	140	140	0	140	140	140	0	
Equity	110	110	204	0	89	89	163	0	
Other exposures									
Standardised Total <sup>2</sup>									

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

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

Danske Bank A/S

		Standardised Approach							
		As of 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED KINGDOM	Central governments or central banks	6,533	6,508	0		6,843	6,839	0	
	Regional governments or local authorities	499	499	46		495	495	39	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	13	7	0		13	7	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	89	89	18		99	33	187	
	Corporates	2,865	1,845	1,434		4,572	2,408	1,827	
	of which: SME	1,351	1,021	814		1,444	1,087	869	
	Retail	1,428	702	440		1,474	714	420	
	of which: SME	869	504	291		954	496	287	
	Secured by mortgages on immovable property	2,029	2,014	1,242		2,699	2,627	1,248	
	of which: SME	373	262	70		399	260	69	
	Exposures in default	235	134	168	55	223	127	156	50
	Items associated with particularly high risk	71	39	65		92	41	61	
Covered bonds	380	380	38		380	380	38		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	0		1	1	0		
Other exposures	76	76	76		88	88	88		
<b>Standardised Total<sup>4</sup></b>				<b>70</b>				<b>63</b>	

(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 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
GERMANY	Central governments or central banks	6,566	6,512	0		1,862	2,150	0	
	Regional governments or local authorities	449	449	0		462	462	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		3,554	514	10	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	21	0	0		1	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	1		1	1	1		
<b>Standardised Total<sup>4</sup></b>				<b>0</b>				<b>0</b>	

(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 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
IRELAND	Central governments or central banks	2,046	2,050	0		1,799	1,778	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	0	0		1	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	1		1	1	1		
<b>Standardised Total<sup>4</sup></b>				<b>0</b>				<b>0</b>	

(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 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
UNITED STATES	Central governments or central banks	2,060	2,059	0		2,194	2,194	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	609	608	0		598	597	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		100	100	4	
	Corporates	0	0	0		12	12	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	1	1	1		1	1	1		
<b>Standardised Total<sup>4</sup></b>				<b>0</b>				<b>0</b>	

(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 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Country of Counterpart 9	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>4</sup></b>				<b>0</b>				<b>0</b>	

(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 31/03/2022				As of 30/06/2022			
		Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions <sup>3</sup>
(in EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
Covered bonds	0	0	0		0	0	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
<b>Standardised Total<sup>4</sup></b>				<b>0</b>				<b>0</b>	

(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 30/09/2021					As of 31/12/2021				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0
Institutions	15,118	1	13,193	1,812	0	6	12,204	1	10,360	0
Corporates	196,396	1,609	146,021	43,429	958	1,857	201,761	1,432	154,528	43,071
Corporates - Of Which: Specialised Lending	53	0	51	21	0	51	0	51	21	1,114
Corporates - Of Which: SME	79,114	914	61,924	15,594	577	1,036	78,408	825	61,388	15,779
Retail	145,405	945	126,676	20,231	1,613	688	144,123	722	120,855	20,065
Retail - Secured on real estate property	118,267	532	115,500	17,579	1,466	392	119,369	417	116,675	18,181
Retail - Secured on real estate property - Of Which: SME	3,623	29	3,653	638	110	69	3,766	28	3,603	631
Retail - Secured on real estate property - Of Which: non-SME	114,645	494	111,847	16,941	1,356	343	115,583	389	113,071	17,551
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: SME	75,148	333	11,438	2,652	148	437	24,752	306	11,351	2,724
Retail - Other Retail - Of Which: non-SME	1,790	54	1,230	387	41	84	1,751	50	1,213	388
Retail - Other Retail - Of Which: non-SME	23,498	289	10,318	2,365	108	353	23,001	256	10,128	2,336
Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total										

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

(2) 88 Total does not include the Securitisation position unless in the results prior to the 2013 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterparties covering up to 95% of total original exposure or Top 10 countries ranked by original exposure, calculated as of last quarter.

	IRB Approach									
	As of 30/09/2021					As of 31/12/2021				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0
Institutions	1,205	0	993	159	0	0	1,175	0	1,039	128
Corporates	92,050	585	68,500	13,308	577	833	96,744	504	78,921	19,305
Corporates - Of Which: Specialised Lending	43	0	41	16	0	1	41	0	41	16
Corporates - Of Which: SME	51,020	457	38,453	10,020	444	606	45,809	409	38,051	10,021
Retail	83,789	382	75,715	11,286	541	609	84,339	389	76,273	11,307
Retail - Secured on real estate property	71,051	198	60,582	9,874	486	350	71,521	186	61,127	9,887
Retail - Secured on real estate property - Of Which: SME	3,204	17	3,058	421	29	39	3,382	14	3,044	414
Retail - Secured on real estate property - Of Which: non-SME	67,847	178	56,524	9,453	457	261	68,139	171	60,777	9,463
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	12,737	187	6,133	1,413	55	309	12,838	183	6,152	1,440
Retail - Other Retail - Of Which: SME	988	25	683	201	17	57	987	27	687	204
Retail - Other Retail - Of Which: non-SME	11,749	162	5,450	1,212	38	252	11,851	157	5,466	1,235
Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total										

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

	IRB Approach									
	As of 30/09/2021					As of 31/12/2021				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0
Institutions	1,047	0	807	122	0	0	929	0	724	112
Corporates	44,401	57	34,299	10,742	78	280	44,198	70	33,729	10,244
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0
Corporates - Of Which: SME	14,144	57	12,813	2,949	66	115	13,419	49	12,110	2,912
Retail	19,630	58	16,034	1,835	128	53	19,167	46	15,939	1,514
Retail - Secured on real estate property	14,137	19	14,077	1,000	92	26	14,189	20	14,128	1,076
Retail - Secured on real estate property - Of Which: SME	314	1	301	77	3	3	306	1	293	79
Retail - Secured on real estate property - Of Which: non-SME	13,823	18	13,776	923	89	23	13,884	20	13,844	1,001
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	5,502	39	1,956	484	27	28	4,977	18	1,791	489
Retail - Other Retail - Of Which: SME	465	9	377	127	10	12	493	8	398	124
Retail - Other Retail - Of Which: non-SME	4,997	30	1,579	357	26	16	4,484	10	1,424	365
Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total										

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

	IRB Approach									
	As of 30/09/2021					As of 31/12/2021				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0
Institutions	226	0	162	42	0	0	217	0	131	27
Corporates	14,649	335	11,148	3,342	75	144	15,463	291	11,963	4,401
Corporates - Of Which: Specialised Lending	3	0	3	5	0	0	3	0	3	5
Corporates - Of Which: SME	3,237	158	2,661	986	0	67	3,512	159	2,846	1,031
Retail	13,581	343	12,383	3,064	782	113	11,490	250	12,318	2,943
Retail - Secured on real estate property	11,635	252	11,473	2,732	732	44	11,578	171	11,423	2,618
Retail - Secured on real estate property - Of Which: SME	140	19	120	91	70	4	137	11	116	66
Retail - Secured on real estate property - Of Which: non-SME	11,495	234	11,354	2,641	662	40	11,441	160	11,308	2,552
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	1,946	91	908	331	51	69	1,912	79	895	325
Retail - Other Retail - Of Which: SME	104	16	58	24	12	10	104	11	54	19
Retail - Other Retail - Of Which: non-SME	1,842	75	851	307	38	59	1,808	68	841	306
Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total										

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

	IRB Approach									
	As of 30/09/2021					As of 31/12/2021				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
(in EUR, %)										
Central banks and central governments	0	0	0	0	0	0	0	0	0	0
Institutions	3,113	0	3,071	81	0	0	2,616	0	2,574	93
Corporates	22,358	463	17,514	5,339	225	367	22,066	422	17,757	5,299
Corporates - Of Which: Specialised Lending	7	0	7	0	0	0	7	0	7	0
Corporates - Of Which: SME	6,153	127	5,295	1,117	63	136	6,106	100	5,494	1,236
Retail	25,548	431	20,073	4,243	146	121	25,255	39	20,277	4,063
Retail - Secured on real estate property	20,795	32	19,740	3,810	143	18	21,457	27	20,375	4,462
Retail - Secured on real estate property - Of Which: SME	155	2	146	45	8	1	151	2	141	45
Retail - Secured on real estate property - Of Which: non-SME	20,640	31	19,595	3,765	136	17	21,306	25	20,234	4,418
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	4,752	11	2,333	433	3	14	4,798	12	2,462	475
Retail - Other Retail - Of Which: SME	145	3	99	34	2	4	156	4	100	38
Retail - Other Retail - Of Which: non-SME	4,607	8	2,233	399	1	10	4,642	8	2,362	437
Equity	0	0	0	0	0	0	0	0	0	0
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0
IRB Total										

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

	IRB Approach									
	As of 30/09/2021					As of 31/12/2021				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)										
Central banks and central governments	0	0	0	0	0	0	0	0		
Institutions	1,038	0	1,010	348	0	0	997	0		
Corporates	3,959	2	3,501	796	2	3	4,493	3		
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
Corporates - Of Which: SME	653	2	570	203	2	2	1,332	1,212		
Retail	100	1	93	26	0	1	95	1		
Retail - Secured on real estate property	90	0	89	24	0	0	85	23		
Retail - Secured on real estate property - Of Which: SME	2	0	2	0	0	0	2	0		
Retail - Secured on real estate property - Of Which: non-SME	88	0	87	24	0	0	83	23		
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
Retail - Other Retail	11	1	5	1	0	1	10	0		
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	10	1	5	1	0	1	9	0		
Equity	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0		
IRB Total										

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

	IRB Approach									
	As of 30/09/2021					As of 31/12/2021				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)										
Central banks and central governments	0	0	0	0	0	0	0	0		
Institutions	992	0	773	182	0	0	710	164		
Corporates	2,668	0	1,312	436	19	19	3,122	1,715		
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
Corporates - Of Which: SME	53	0	37	13	0	0	63	16		
Retail	78	2	66	21	2	2	84	20		
Retail - Secured on real estate property	58	1	47	18	2	1	57	11		
Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0		
Retail - Secured on real estate property - Of Which: non-SME	57	1	46	18	2	1	56	11		
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
Retail - Other Retail	20	1	10	4	0	1	28	1		
Retail - Other Retail - Of Which: SME	3	0	1	0	0	0	3	1		
Retail - Other Retail - Of Which: non-SME	17	1	9	3	0	1	23	0		
Equity	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0		
IRB Total										

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

	IRB Approach									
	As of 30/09/2021					As of 31/12/2021				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)										
Central banks and central governments	0	0	0	0	0	0	0	0		
Institutions	166	0	144	26	0	0	142	24		
Corporates	3,014	0	1,535	249	0	0	2,736	1,754		
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
Corporates - Of Which: SME	568	0	568	20	0	0	466	15		
Retail	9	1	8	1	1	1	9	1		
Retail - Secured on real estate property	8	0	7	2	0	0	8	3		
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
Retail - Secured on real estate property - Of Which: non-SME	7	0	7	2	0	0	7	3		
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
Retail - Other Retail	2	1	1	0	1	1	1	1		
Retail - Other Retail - Of Which: SME	1	1	1	0	1	1	1	0		
Retail - Other Retail - Of Which: non-SME	1	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0		
IRB Total										

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

	IRB Approach									
	As of 30/09/2021					As of 31/12/2021				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)										
Central banks and central governments	0	0	0	0	0	0	0	0		
Institutions	490	0	475	122	0	0	513	133		
Corporates	1,328	0	904	391	0	0	1,491	1,090		
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
Corporates - Of Which: SME	188	0	183	35	0	0	442	435		
Retail	129	1	119	32	1	1	126	117		
Retail - Secured on real estate property	87	0	87	18	0	0	85	18		
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0		
Retail - Secured on real estate property - Of Which: non-SME	86	0	85	18	0	0	84	18		
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
Retail - Other Retail	5	1	33	14	0	0	32	17		
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	5	1	33	14	0	0	32	16		
Equity	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0		
IRB Total										

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

	IRB Approach									
	As of 30/09/2021					As of 31/12/2021				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)										
Central banks and central governments	0	0	0	0	0	0	0	0		
Institutions	0	0	0	0	0	0	0	0		
Corporates	0	0	0	0	0	0	0	0		
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
Retail	0	0	0	0	0	0	0	0		
Retail - Secured on real estate property	0	0	0	0	0	0	0	0		
Retail - Secured on real estate property - Of Which: SME	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		
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
Retail - Other Retail	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0		
IRB Total										

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

	IRB Approach									
	As of 30/09/2021					As of 31/12/2021				
	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>1</sup>	Exposure Value <sup>2</sup>	Risk exposure amount	Value adjustments and provisions		
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		
(in EUR, %)										
Central banks and central governments	0	0	0	0	0	0	0	0		
Institutions	0	0	0	0	0	0	0	0		
Corporates	0	0	0	0	0	0	0	0		
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0		
Corporates - Of Which: SME	0	0	0	0	0	0	0	0		
Retail	0	0	0	0	0	0	0	0		
Retail - Secured on real estate property	0	0	0	0	0	0	0	0		
Retail - Secured on real estate property - Of Which: SME	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		
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0		
Retail - Other Retail	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0		
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0		
Equity	0	0	0	0	0	0	0	0		
Other non credit-obligation assets	0	0	0	0	0	0	0	0		
IRB Total										

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



		IRB Approach									
		As of 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
<b>Consolidated data</b>		0	0	0	0	0	0	0	0	0	0
<b>Central banks and central governments</b>		15,555	8	13,687	1,856	0	15,533	24	13,617	1,771	0
<b>Institutions</b>		200,327	3,182	194,763	47,103	2,584	203,224	46	197,139	47,130	2,869
<b>Corporates</b>		59	5	50	24	6	66	5	46	28	6
<b>Corporates - Of Which: Specialised Lending</b>		77,081	1,894	60,286	18,236	2,125	990	76,174	1,574	59,680	17,622
<b>Corporates - Of Which: SME</b>		140,467	1,863	136,301	22,935	3,458	622	137,862	1,741	131,965	21,551
<b>Retail</b>		118,262	1,454	115,227	19,923	3,060	385	113,280	1,314	110,400	18,633
<b>Retail - Secured on real estate property</b>		1,521	124	3,361	941	271	27	3,291	129	3,122	786
<b>Retail - Secured on real estate property - Of Which: SME</b>		114,741	1,280	111,885	19,082	2,689	238	109,989	1,185	107,278	17,847
<b>Retail - Other Retail</b>		0	0	0	0	0	0	0	0	0	0
<b>Retail - Qualifying Revolving</b>		0	0	0	0	0	0	0	0	0	0
<b>Retail - Other Retail - Of Which: SME</b>		21,195	438	18,874	3,002	368	437	18,649	427	18,649	2,919
<b>Retail - Other Retail - Of Which: non-SME</b>		1,827	136	1,227	563	195	83	1,691	101	1,442	524
<b>Retail - Other Retail - Of Which: non-SME</b>		23,238	331	19,667	2,419	173	245	20,963	326	1,907	2,295
<b>Equity</b>		0	0	0	0	0	0	0	0	0	0
<b>Other non credit-obligation assets</b>		0	0	0	0	0	0	0	0	0	0
<b>IRB Total<sup>c</sup></b>				73,379						72,674	

(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 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
<b>DENMARK</b>		0	0	0	0	0	0	0	0	0	0
<b>Central banks and central governments</b>		1,297	0	1,182	143	0	1,137	0	1,019	167	0
<b>Institutions</b>		94,453	1,378	72,365	20,933	1,267	92,766	1,490	70,530	20,295	1,801
<b>Corporates</b>		40	5	40	18	6	39	5	38	25	6
<b>Corporates - Of Which: Specialised Lending</b>		47,756	1,199	33,869	11,005	1,597	1,668	46,596	1,144	33,940	10,807
<b>Corporates - Of Which: SME</b>		81,741	1,286	73,506	12,228	1,992	598	78,574	1,222	70,511	11,391
<b>Retail</b>		68,820	994	62,212	10,478	1,748	237	63,524	932	64,624	9,887
<b>Retail - Secured on real estate property</b>		6,865	878	64,399	9,861	1,461	250	63,151	823	61,779	9,112
<b>Retail - Secured on real estate property - Of Which: SME</b>		0	0	0	0	0	0	0	0	0	0
<b>Retail - Other Retail</b>		12,931	292	6,294	1,790	244	301	12,600	288	6,097	1,694
<b>Retail - Qualifying Revolving</b>		0	0	0	0	0	0	0	0	0	0
<b>Retail - Other Retail - Of Which: SME</b>		11,943	219	5,651	1,424	102	239	11,707	218	5,428	1,371
<b>Retail - Other Retail - Of Which: non-SME</b>		0	0	0	0	0	0	0	0	0	0
<b>Equity</b>		0	0	0	0	0	0	0	0	0	0
<b>Other non credit-obligation assets</b>		0	0	0	0	0	0	0	0	0	0
<b>IRB Total</b>											

(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 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
<b>SWEDEN</b>		1,693	0	862	862	136	0	0	1,124	197	0
<b>Central banks and central governments</b>		44,207	376	34,330	11,296	472	276	46,081	304	36,559	11,897
<b>Institutions</b>		0	0	0	0	0	0	0	0	0	0
<b>Corporates</b>		13,213	206	11,812	3,509	315	157	13,281	146	11,983	3,434
<b>Corporates - Of Which: Specialised Lending</b>		19,761	118	16,022	1,758	280	49	19,244	108	15,555	1,646
<b>Corporates - Of Which: SME</b>		14,448	199	14,056	1,261	196	27	13,732	116	13,302	1,166
<b>Retail</b>		294	4	251	83	14	4	290	4	227	72
<b>Retail - Secured on real estate property</b>		13,894	85	13,845	1,682	119	15	13,613	79	13,615	1,003
<b>Retail - Secured on real estate property - Of Which: SME</b>		0	0	0	0	0	0	0	0	0	0
<b>Retail - Other Retail</b>		474	14	362	141	31	12	468	12	347	103
<b>Retail - Qualifying Revolving</b>		5,139	15	1,564	356	33	15	5,032	13	1,566	346
<b>Retail - Other Retail - Of Which: SME</b>		0	0	0	0	0	0	0	0	0	0
<b>Retail - Other Retail - Of Which: non-SME</b>		0	0	0	0	0	0	0	0	0	0
<b>Equity</b>		0	0	0	0	0	0	0	0	0	0
<b>Other non credit-obligation assets</b>		0	0	0	0	0	0	0	0	0	0
<b>IRB Total</b>											

(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 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
<b>FINLAND</b>		0	0	0	0	0	0	0	0	0	0
<b>Central banks and central governments</b>		280	0	179	45	0	0	207	0	241	48
<b>Institutions</b>		17,049	229	12,899	5,858	90	121	17,762	226	13,824	5,829
<b>Corporates</b>		4,070	187	3,384	1,435	0	0	4,042	182	3,344	1,408
<b>Corporates - Of Which: Specialised Lending</b>		13,463	331	12,276	3,287	805	123	13,413	301	12,350	3,252
<b>Corporates - Of Which: SME</b>		11,531	246	11,279	2,949	709	42	11,507	218	11,259	2,914
<b>Retail</b>		139	11	109	62	60	5	124	10	105	62
<b>Retail - Secured on real estate property</b>		11,401	235	11,270	2,867	709	37	11,383	208	11,254	2,837
<b>Retail - Secured on real estate property - Of Which: SME</b>		0	0	0	0	0	0	0	0	0	0
<b>Retail - Other Retail</b>		1,932	85	898	338	35	80	1,906	84	891	338
<b>Retail - Qualifying Revolving</b>		194	12	155	22	81	11	191	11	164	25
<b>Retail - Other Retail - Of Which: SME</b>		1,827	74	842	316	27	69	1,805	72	837	313
<b>Retail - Other Retail - Of Which: non-SME</b>		0	0	0	0	0	0	0	0	0	0
<b>Equity</b>		0	0	0	0	0	0	0	0	0	0
<b>Other non credit-obligation assets</b>		0	0	0	0	0	0	0	0	0	0
<b>IRB Total</b>											

(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 31/03/2022					As of 30/06/2022				
		Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Exposure Value <sup>b</sup>	Risk exposure amount	Value adjustments and provisions	Original Exposure <sup>a</sup>	Value adjustments and provisions
		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted
<b>NORWAY</b>		0	0	0	0	0	0	0	0	0	0
<b>Central banks and central governments</b>		4,216	0	4,173	80	0	0	3,646	0	3,610	80
<b>Institutions</b>		23,523	700	18,223	5,645	574	240	23,380	667	18,282	5,570
<b>Corporates</b>		7	0	0	0	0	0	6	0	6	0
<b>Corporates - Of Which: Specialised Lending</b>		6,659	147	6,025	1,485	208	73	7,054	113	6,452	1,473
<b>Corporates - Of Which: SME</b>		23,519	52	21,598	5,499	336	34	23,546	85	22,564	5,071
<b>Retail</b>		172	3	161	57	1	1	147	2	137	46
<b>Retail - Secured on real estate property</b>		22,887	73	21,783	5,019	311	19	21,377	67	20,219	4,664
<b>Retail - Secured on real estate property - Of Which: SME</b>		0	0	0	0	0	0	0	0	0	0
<b>Retail - Other Retail</b>		4,462	17	1,644	373	15	14	4,320	16	1,708	361
<b>Retail - Qualifying Revolving</b>		261	7	122	71	14	5	126	7	78	39
<b>Retail - Other Retail - Of Which: SME</b>		4,200	9	1,522	302	1	9	4,194	9	1,420	323
<b>Retail - Other Retail - Of Which: non-SME</b>		0	0	0	0	0	0	0	0	0	0
<b>Equity</b>		0	0	0	0	0	0	0	0	0	0
<b>Other non credit-obligation assets</b>		0	0	0	0	0	0	0	0	0	0
<b>IRB Total</b>											

(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).

Table for UNITED KINGDOM showing IRB Approach data for As of 31/03/2022 and As of 30/06/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and provisions.

(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).

Table for GERMANY showing IRB Approach data for As of 31/03/2022 and As of 30/06/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and provisions.

(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).

Table for IRELAND showing IRB Approach data for As of 31/03/2022 and As of 30/06/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and provisions.

(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).

Table for UNITED STATES showing IRB Approach data for As of 31/03/2022 and As of 30/06/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and provisions.

(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).

Table for Country of Counterpart 9 showing IRB Approach data for As of 31/03/2022 and As of 30/06/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and provisions.

(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).

Table for Country of Counterpart 10 showing IRB Approach data for As of 31/03/2022 and As of 30/06/2022. Columns include Original Exposure, Exposure Value, Risk exposure amount, and Value adjustments and provisions.

(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).











**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Danske Bank A/S

As of 31/12/2021

		Direct exposures														Risk weighted exposure amount	
		On balance sheet				Derivatives				Off balance sheet							
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures					
				of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions				
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 0 - 3M ]		8	8	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3M - 1Y ]		5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		10	10	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		18	18	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 5Y - 10Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
<b>Total</b>		<b>46</b>	<b>46</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>46</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>128</b>	<b>0</b>	<b>0</b>	<b>2</b>
		8	8	2	0	0	0	6	0	0	0	0	80	45	0	0	
[ 3M - 1Y ]		35	35	9	0	0	0	1	0	0	0	0	0	0	0	0	
[ 1Y - 2Y ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[ 2Y - 3Y ]		759	759	5	0	42	0	713	0	0	0	0	0	0	0	0	
[ 3Y - 5Y ]		1,626	1,626	271	0	39	0	1,325	0	0	0	0	108	0	0	0	
[ 5Y - 10Y ]		218	218	148	0	0	0	70	0	152	0	0	96	0	0	0	
[ 10Y - more ]		103	103	103	0	0	0	0	0	0	0	0	0	7	0	0	
<b>Total</b>		<b>2,749</b>	<b>2,749</b>	<b>537</b>	<b>0</b>	<b>72</b>	<b>0</b>	<b>2,115</b>	<b>15</b>	<b>256</b>	<b>0</b>	<b>0</b>	<b>176</b>	<b>52</b>	<b>0</b>	<b>0</b>	<b>2</b>

**Notes and definitions**

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

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

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

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

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

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

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

**Regions:**

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

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

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

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

Africa: Algeria, Egypt, Morocco, South Africa, Angola, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic, Chad, Comoros, Congo, Congo, The Democratic Republic Of The, Côte D'Ivoire, Equatorial Guinea, Eritrea, Ethiopia, 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.

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











**2022 EU-wide Transparency Exercise**  
**General governments exposures by country of the counterparty**

Danske Bank A/S

As of 30/06/2022

(min EUR)		Direct exposures													Risk weighted exposure amount					
		On balance sheet				Derivatives				Off balance sheet										
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures								
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss			of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions									
Residual Maturity	Country / Region																			
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	Japan																			
		Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
		f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	U.S.																	
				Total	725	725	0	0	0	0	725	0	0	0	0	10	0	0	0	
				f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	China															
						Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	Switzerland																			
						Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	Other advanced economies non EEA																	
						Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
				f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	Other Central and eastern Europe countries non EEA															
						Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	Middle East																			
						Total	0	0	0	0	0	0	0	0	0	0	0	0	0	0
		f 0 - 3M f f 3M - 1Y f f 1Y - 2Y f f 2Y - 3Y f f 3Y - 5Y f f 5Y - 10Y f f 10Y - more	Latin America and the Caribbean																	
						Total	33	33	0	0	0	0	33	0	0	0	0	0	0	0
				<b>Total</b>	<b>725</b>	<b>725</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>725</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>10</b>	<b>0</b>	<b>0</b>	<b>0</b>

## 2022 EU-wide Transparency Exercise

### General governments exposures by country of the counterparty

Danske Bank A/S

As of 30/06/2022

(min EUR)		Direct exposures														Risk weighted exposure amount
		On balance sheet						Derivatives				Off balance sheet				
		Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	Non-derivative financial assets by accounting portfolio				Derivatives with positive fair value		Derivatives with negative fair value		Off-balance sheet exposures		
of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss					of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions			
	<b>Africa</b>															
[ 0 - 3M ]		3	3	0	0	0	0	3	0	0	0	0	0	0	0	0
[ 3M - 1Y ]		18	18	0	0	0	0	18	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		5	5	0	0	0	0	5	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		10	10	0	0	0	0	10	0	0	0	0	0	0	0	0
[ 5Y - 10Y ]		16	16	0	0	0	0	16	0	0	0	0	0	0	0	0
[ 10Y - more ]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>57</b>	<b>57</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>57</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>113</b>	<b>0</b>	<b>2</b>
	<b>Others</b>															
[ 0 - 3M ]		8	8	0	0	0	0	1	0	21	0	0	25	0	0	0
[ 3M - 1Y ]		101	101	100	0	0	0	1	0	0	0	0	0	0	0	0
[ 1Y - 2Y ]		84	84	28	0	0	0	57	0	0	0	0	0	0	0	0
[ 2Y - 3Y ]		133	133	0	0	0	-40	93	0	0	0	0	0	0	0	0
[ 3Y - 5Y ]		163	163	123	0	28	0	2	21	208	0	0	0	0	0	0
[ 5Y - 10Y ]		108	108	38	0	0	0	70	21	159	0	0	0	0	0	0
[ 10Y - more ]		157	157	157	0	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>		<b>754</b>	<b>754</b>	<b>462</b>	<b>0</b>	<b>68</b>	<b>224</b>	<b>45</b>	<b>387</b>	<b>0</b>	<b>25</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>4</b>

**Notes and definitions**

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

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

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

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

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

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

Regions:

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

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

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

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

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

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying IFRS9

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Danske Bank A/S

	As of 30/09/2021										As of 31/12/2021									
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				
	Of which performing but past due >30 days and <-90 days		Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Collaterals and financial guarantees received on non-performing exposures	Of which performing but past due >30 days and <-90 days		Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Collaterals and financial guarantees received on non-performing exposures		
			Of which: defaulted	Of which Stage 3			Of which Stage 3			Of which: defaulted	Of which Stage 3		Of which Stage 3							
<b>Cash balances at central banks and other demand deposits</b>	36,762	0	1	1	0	1	0	0	0	39,490	0	1	1	0	1	0	0	0		
<b>Debt securities (including at amortised cost and fair value)</b>	38,796	0	0	0	0	0	0	0	0	38,320	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	7,367	0	0	0	0	0	0	0	6,778	0	0	0	0	0	0	0	0	0		
Credit institutions	30,082	0	0	0	0	0	0	0	30,530	0	0	0	0	0	0	0	0	0		
Other financial corporations	46	0	0	0	0	0	0	0	578	0	0	0	0	0	0	0	0	0		
Non-financial corporations	33	0	0	0	0	0	0	0	33	0	0	0	0	0	0	0	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	278,666	281	6,986	2,454	3,132	732	1,730	1,102	4,219	287,656	468	6,483	2,201	2,533	754	1,711	1,044	3,909		
Central banks	3,060	0	0	0	0	0	0	0	4,560	0	0	0	0	0	0	0	0	0		
General governments	6,036	0	26	0	5	0	3	0	7,314	0	23	0	2	0	2	0	0	19		
Credit institutions	3,672	0	2	0	0	2	0	0	4,585	0	1	0	0	3	0	0	0	1		
Other financial corporations	31,729	2	155	132	130	8	116	112	30,302	2	147	130	133	12	118	115	13			
Non-financial corporations	101,714	162	3,487	1,367	1,770	382	976	600	1,804	107,331	317	3,220	1,170	1,484	410	971	581	1,670		
of which: small and medium-sized enterprises	52,382	11	1,979	796	831	201	471	251	1,082	52,586	24	1,799	611	624	222	460	248	1,020		
of which: Loans collateralised by commercial immovable property	30,431	12	846	213	320	117	161	66	531	30,990	16	795	194	250	127	156	61	486		
Households	132,380	117	3,306	950	1,214	320	635	381	2,374	133,543	149	3,092	892	914	320	610	346	2,206		
of which: Loans collateralised by residential immovable property	113,572	64	2,324	422	746	115	150	85	1,962	114,839	96	2,180	387	500	107	152	75	1,843		
of which: Credit for consumption	4,105	16	133	64	94	64	51	28	51	4,287	21	121	60	72	50	27	44			
<b>DEBT INSTRUMENTS other than MTF</b>	354,123	281	6,986	2,454	3,132	732	1,730	1,102	4,219	365,466	468	6,483	2,202	2,533	755	1,711	1,044	3,909		
<b>OFF-BALANCE SHEET EXPOSURES</b>	113,230		789	160	665	193	182	182	245	116,156		977	137	628	162	152	138	271		

<sup>(1)</sup> For the definition of non-performing exposures please refer to Article 47(2) of Regulation (EU) No 575/2013 (CRD).

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

<sup>(3)</sup> Institutions must have the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than MTF and provisions for off-balance sheet exposures.

<sup>(4)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are denominated assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP framework (template F 10.00 / F 10.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

<sup>(5)</sup> 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.

2022 EU-wide Transparency Exercise  
Performing and non-performing exposures  
Danske Bank A/S

	As of 31/03/2022										As of 30/06/2022										
	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>					Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions <sup>(1)</sup>				
	Of which performing but past due >30 days and <=90 days		Of which non-performing <sup>(2)</sup>			On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Of which performing but past due >30 days and <=90 days	Of which non-performing <sup>(2)</sup>		On performing exposures <sup>(3)</sup>	On non-performing exposures <sup>(3)</sup>		Collaterals and financial guarantees received on non-performing exposures						
			Of which: defaulted	Of which Stage 3						Of which: defaulted	Of which Stage 3					Of which: defaulted	Of which Stage 3				
<b>Cash balances at central banks and other demand deposits</b>	34,772	0	1	1	0	2	0	0	0	0	28,328	0	1	1	0	2	0	0	0		
<b>Debt securities (including at amortised cost and fair value)</b>	39,168	0	0	0	0	0	0	0	0	0	39,209	0	0	0	0	0	0	0	0		
Central banks	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
General governments	6,885	0	0	0	0	0	0	0	0	6,237	0	0	0	0	0	0	0	0	0		
Credit institutions	31,058	0	0	0	0	0	0	0	0	32,056	0	0	0	0	0	0	0	0	0		
Other financial corporations	95	0	0	0	0	0	0	0	0	65	0	0	0	0	0	0	0	0	0		
Non-financial corporations	31	0	0	0	0	0	0	0	0	31	0	0	0	0	0	0	0	0	0		
<b>Loans and advances (including at amortised cost and fair value)</b>	289,446	322	5,144	5,144	2,556	803	1,326	852	2,935	390,578	267	4,744	4,744	2,218	834	1,035	573	2,748			
Central banks	5,285	0	0	0	0	0	0	0	0	5,186	0	0	0	0	0	0	0	0	0		
General governments	6,861	0	16	16	1	0	2	0	13	8,343	0	17	17	2	0	2	0	13			
Credit institutions	4,735	0	0	0	0	4	0	0	0	7,087	0	3	3	3	4	1	1	0			
Other financial corporations	32,221	1	148	148	141	9	117	116	12	36,076	0	29	29	23	7	5	5	14			
Non-financial corporations	109,450	144	2,731	2,731	1,488	441	629	384	1,430	108,091	139	2,391	2,391	1,317	447	431	188	1,335			
of which: small and medium-sized enterprises	52,790	42	1,487	1,487	583	255	372	209	814	51,693	14	1,345	1,345	571	236	337	180	740			
of which: Loans collateralised by commercial immovable property	30,929	32	635	635	260	129	130	63	384	29,900	6	599	599	253	109	129	70	328			
Households	130,895	178	2,249	2,249	928	349	578	352	1,481	125,794	127	2,104	2,104	874	376	595	379	1,285			
of which: Loans collateralised by residential immovable property	113,387	98	1,426	1,426	515	100	170	84	1,168	108,315	71	1,316	1,316	488	101	146	82	1,074			
of which: Credit for consumption	4,247	11	138	138	101	66	58	35	57	4,203	8	136	136	100	62	58	36	58			
<b>DEBT INSTRUMENTS other than HFT</b>	363,386	322	5,144	5,144	2,556	806	1,326	852	2,935	386,115	267	4,744	4,744	2,218	834	1,035	573	2,748			
<b>OFF-BALANCE SHEET EXPOSURES</b>	113,978		665	665	660	187	160	159	214	112,799		675	675	671	176	322	321	212			

(1) For the definition of non-performing exposures please refer to Article 4(1)(2) of Regulation (EU) No 575/2013 (CRD).  
(2) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment and provisions for off-balance sheet exposures.  
(3) Institutions report here the cumulative amount of expected credit losses since initial recognition for financial instruments subject to impairment, the accumulated negative changes in fair value due to credit risk for financial instruments measured at fair value through profit or loss other than HFT and provisions for off-balance sheet exposures.  
(4) For the on-balance sheet items, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following the sign convention, information is disclosed with the opposite sign of what is reported according to the FROEP Remuneration (template F 18.00 / F 18.02), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451 - TFS on Supervisory reporting. However, for the off-balance sheet exposures, the same item (Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions) is disclosed consistently with the FROEP sign convention. This is because, based on the sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.  
(5) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.



2022 EU-wide Transparency Exercise

Forborne exposures

Danske Bank A/S

	As of 30/09/2021						As of 31/12/2021					
	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 <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which 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)	5,076	3,135	1,012	919	3,114	1,608	4,593	2,979	943	881	2,903	1,571
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	16	16	0	0	13	13	16	15	0	0	13	13
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	123	114	99	97	9	5	117	112	99	99	10	4
Non-financial corporations	2,818	2,185	676	615	1,389	1,063	2,426	1,980	623	583	1,246	980
of which: small and medium-sized enterprises	1,284	1,034	263	254	695		1,134	970	242	233	670	
Households	2,120	821	237	206	1,703	527	2,033	871	220	199	1,634	574
<b>DEBT INSTRUMENTS other than HFT</b>	<b>5,076</b>	<b>3,135</b>	<b>1,012</b>	<b>919</b>	<b>3,114</b>		<b>4,593</b>	<b>2,979</b>	<b>943</b>	<b>881</b>	<b>2,903</b>	
Loan commitments given	544	281	67	62	80	73	497	358	26	26	128	97
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

<sup>2)</sup> For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

2022 EU-wide Transparency Exercise

Forborne exposures

Danske Bank A/S

	As of 31/03/2022						As of 30/06/2022					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures <sup>2</sup>		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
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)	4,084	2,225	703	624	2,740	1,250	3,583	2,171	559	505	2,476	1,303
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	16	15	0	0	13	13	15	15	0	0	13	13
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	117	116	102	101	7	7	13	10	3	3	7	6
Non-financial corporations	2,039	1,390	379	327	1,161	790	1,837	1,496	338	307	1,059	883
of which: small and medium-sized enterprises	1,073	770	198	173	636		928	684	181	160	539	
Households	1,913	703	222	195	1,560	440	1,718	650	218	194	1,397	402
<b>DEBT INSTRUMENTS other than HFT</b>	<b>4,084</b>	<b>2,225</b>	<b>703</b>	<b>624</b>	<b>2,740</b>		<b>3,583</b>	<b>2,171</b>	<b>559</b>	<b>505</b>	<b>2,476</b>	
Loan commitments given	335	192	31	29	116	72	272	190	90	86	95	78
<b>QUALITY OF FORBEARANCE<sup>2</sup></b>												
Loans and advances that have been forborne more than twice <sup>3</sup>	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria <sup>3</sup>	0						0					

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

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F 18.00 / F 19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ('Accumulated impairment, accumulated changes in fair value due to credit risk and provisions') is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

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

**2022 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 30/09/2021						AS OF 31/12/2021						AS OF 31/03/2022						AS OF 30/06/2022					
	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 <sup>1</sup>	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 <sup>1</sup>	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 <sup>1</sup>	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 <sup>1</sup>
		of which: defaulted						of which: defaulted						of which: defaulted						of which: defaulted				
A Agriculture, forestry and fishing	3,040	163	81	2,309	63	1	3,147	140	66	2,405	76	1	3,031	122	122	2,292	76	1	2,865	104	104	2,139	62	1
B Mining and quarrying	729	64	61	711	16	0	494	93	63	476	12	0	464	67	67	436	12	0	602	63	63	486	9	0
C Manufacturing	8,452	170	33	7,637	96	1	10,287	154	36	8,692	105	1	11,344	112	112	10,573	107	1	11,814	108	108	11,074	100	1
D Electricity, gas, steam and air conditioning supply	3,990	4	4	2,226	9	0	7,082	4	3	2,856	11	0	6,785	4	4	2,342	11	0	4,252	3	3	2,959	4	0
E Water supply	615	13	10	508	4	0	336	21	10	388	4	0	372	17	12	585	3	0	609	12	12	601	4	0
F Construction	2,862	201	119	2,075	73	3	2,834	179	107	2,103	74	0	2,546	169	169	2,214	61	0	2,869	159	159	2,213	74	0
G Wholesale and retail trade	8,020	514	97	6,965	206	0	7,813	438	85	6,869	215	0	8,714	406	406	7,776	174	0	9,693	378	378	8,774	84	0
H Transport and storage	5,411	960	517	5,234	340	0	5,180	844	405	5,018	348	0	5,117	784	784	4,994	182	0	4,973	287	287	4,895	149	0
I Accommodation and food service activities	976	182	5	499	38	1	1,063	188	5	499	35	1	1,035	110	110	490	35	1	990	97	97	466	22	0
J Information and communication	1,688	18	5	1,668	15	0	2,158	18	6	2,118	13	0	2,237	18	18	2,260	15	0	2,330	20	20	2,196	33	0
K Financial and insurance activities	2,417	55	40	2,201	45	0	2,684	85	32	2,351	64	0	3,125	65	65	3,496	19	0	3,407	63	63	2,517	19	0
L Real estate activities	55,912	859	236	22,511	234	44	56,426	778	211	22,686	235	34	55,750	597	597	22,779	201	32	54,278	536	536	22,932	167	28
M Professional, scientific and technical activities	3,365	107	46	3,156	69	0	3,853	97	43	3,611	69	0	4,215	93	93	3,942	60	0	4,914	93	93	4,649	62	0
N Administrative and support service activities	2,212	59	20	2,108	30	0	1,890	54	14	1,786	23	0	1,845	54	54	1,751	26	0	1,912	46	46	1,820	27	0
O Public administration and defence, compulsory social security	415	0	0	415	0	0	252	0	0	252	0	0	563	0	0	563	0	0	1,175	0	0	1,175	0	0
P Education	70	3	0	44	1	0	82	2	0	56	1	0	109	1	1	67	1	0	109	3	3	68	1	0
Q Human health services and social work activities	863	92	77	645	39	1	823	90	77	605	42	1	892	87	87	687	17	1	854	90	90	665	7	1
R Arts, entertainment and recreation	242	24	12	185	10	2	218	22	11	163	13	2	224	20	20	168	21	2	210	19	19	155	10	2
S Other services	496	8	5	313	4	3	467	13	5	282	4	3	490	11	11	293	7	3	435	10	10	246	6	3
Loans and advances	101,714	3,497	1,367	61,398	1,312	55	107,851	3,220	1,179	61,417	1,345	45	109,450	2,721	2,721	66,587	1,028	43	108,091	2,291	2,291	69,941	841	37

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