



2020 EU-wide Transparency Exercise

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

This bank did not report data related to COVID-19 in compliance to the Moratoria Reporting and Disclosure.

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

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Key Metrics

Danske Bank A/S

(mln EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
Available capital (amounts)				
Common Equity Tier 1 (CET1) capital - transitional period	18,272	18,493	C 01.00 (r020,c010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	18,034	18,235	C 01.00 (r020,c010) - C 05.01 (r440,c010)	Article 50 of CRR
Tier 1 capital - transitional period	20,759	20,947	C 01.00 (r015,c010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	20,522	20,689	C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)	Article 25 of CRR
Total capital - transitional period	23,115	23,303	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
Total capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22,878	23,045	C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)	Articles 4(118) and 72 of CRR
Risk-weighted assets (amounts)				
Total risk-weighted assets	103,558	105,324	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk-weighted assets as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	103,526	105,291	C 02.00 (r010,c010) - C 05.01 (r440,c040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios				
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	17.64%	17.56%	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	17.42%	17.32%	(C 01.00 (r020,c010) - C 05.01 (r440,c010)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Tier 1 (as a percentage of risk exposure amount) - transitional definition	20.05%	19.89%	CA3 (3)	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.82%	19.65%	(C 01.00 (r015,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Total capital (as a percentage of risk exposure amount) - transitional definition	22.32%	22.12%	CA3 (5)	-
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	22.10%	21.89%	(C 01.00 (r010,c010) - C 05.01 (r440,c010) - C 05.01 (r440,c020) - C 05.01 (r440,c030)) / (C 02.00 (r010,c010) - C 05.01 (r440,c040))	-
Leverage ratio				
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	462,890	474,034	C 47.00 (r300,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	4.48%	4.42%	C 47.00 (r340,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR

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Leverage ratio

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(mln EUR, %)		As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	20,759	20,947	C 47.00 (r320,c010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
A.2	Tier 1 capital - fully phased-in definition	20,522	20,689	C 47.00 (r310,c010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	462,890	474,034	C 47.00 (r300,c010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	462,653	473,776	C 47.00 (r290,c010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	4.5%	4.4%	C 47.00 (r340,c010)	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	4.4%	4.4%	C 47.00 (r330,c010)	

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Capital

Danske Bank A/S

		(min EUR, %)	As of 31/03/2020	As of 30/06/2020	COREP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	23,115	23,303	C 01.00 (r010,c010)	Articles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	18,272	18,493	C 01.00 (r020,c010)	Article 50 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital instruments)	1,124	1,141	C 01.00 (r030,c010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	Retained earnings	19,320	19,716	C 01.00 (r130,c010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (f) of CRR
	A.1.3	Accumulated other comprehensive income	0	0	C 01.00 (r180,c010)	Articles 4(100), 26(1) point (d) and 36 (1) point (f) of CRR
	A.1.4	Other Reserves	0	0	C 01.00 (r200,c010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	C 01.00 (r210,c010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	C 01.00 (r230,c010)	Article 84 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-183	-139	C 01.00 (r250,c010)	Articles 32 to 35 of and 36 (1) point (f) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-791	-781	C 01.00 (r300,c010) + C 01.00 (r340,c010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (a) of CRR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated DTLs	-2	-2	C 01.00 (r370,c010)	Articles 36(1) point (c) and 38 of CRR
	A.1.10	(-) IRB shortfall of credit risk adjustments to expected losses	0	0	C 01.00 (r380,c010)	Articles 36(1) point (d), 40 and 159 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-295	-307	C 01.00 (r390,c010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A.1.12	(-) Reciprocal cross holdings in CET1 Capital	0	0	C 01.00 (r430,c010)	Articles 4(122), 36(1) point (g) and 44 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	C 01.00 (r440,c010)	Article 36(1) point (j) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1.250% risk weight	0	0	C 01.00 (r450,c010) + C 01.00 (r460,c010) + C 01.00 (r470,c010) + C 01.00 (r471,c010) + C 01.00 (r472,c010)	Articles 4(36), 36(1) point (k) (i) and 89 to 91 of CRR; Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR; Articles 36(1) point (k) (iii) and 379(3) of CRR; Articles 36(1) point (k) (iv) and 153(8) of CRR and Articles 36(1) point (k) (v) and 155(4) of CRR.
	A.1.14.1	Of which: from securitisation positions (-)	0	0	C 01.00 (r460,c010)	Articles 36(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 258 of CRR
	A.1.15	(-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have a significant investment	0	0	C 01.00 (r480,c010)	Articles 4(27), 36(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	C 01.00 (r490,c010)	Articles 36(1) point (c) and 38; Articles 48(1) point (a) and 48(2) of CRR
	A.1.17	(-) Holdings of CET1 capital instruments of financial sector entities where the institution has a significant investment	0	0	C 01.00 (r500,c010)	Articles 4(27); 36(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	C 01.00 (r510,c010)	Article 48 of CRR
	A.1.19	(-) Additional deductions of CET1 Capital due to Article 3 CRR	0	0	C 01.00 (r524,c010)	Article 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-1,139	-1,393	C 01.00 (r529,c010)	-
	A.1.21	Transitional adjustments	237	258	CA1 {1.1.1.6 + 1.1.1.8 + 1.1.1.26}	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (+/-)	0	0	C 01.00 (r220,c010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (+/-)	0	0	C 01.00 (r240,c010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (+/-)	237	258	C 01.00 (r520,c010)	Articles 469 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	2,487	2,454	C 01.00 (r530,c010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital instruments	2,487	2,454	C 01.00 (r540,c010) + C 01.00 (r670,c010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	C 01.00 (r720,c010)	
A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	C 01.00 (r690,c010) + C 01.00 (r700,c010) + C 01.00 (r710,c010) + C 01.00 (r740,c010) + C 01.00 (r744,c010) + C 01.00 (r748,c010)		
A.2.4	Additional Tier 1 transitional adjustments	0	0	C 01.00 (r660,c010) + C 01.00 (r680,c010) + C 01.00 (r730,c010)		
A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	20,759	20,947	C 01.00 (r015,c010)	Article 25 of CRR	
A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	2,356	2,355	C 01.00 (r750,c010)	Article 71 of CRR	
A.4.1	Tier 2 Capital instruments	2,356	2,355	C 01.00 (r760,c010) + C 01.00 (r890,c010)		
A.4.2	Other Tier 2 Capital components and deductions	0	0	C 01.00 (r910,c010) + C 01.00 (r920,c010) + C 01.00 (r930,c010) + C 01.00 (r940,c010) + C 01.00 (r950,c010) + C 01.00 (r970,c010) + C 01.00 (r974,c010) + C 01.00 (r978,c010)		
A.4.3	Tier 2 transitional adjustments	0	0	C 01.00 (r880,c010) + C 01.00 (r900,c010) + C 01.00 (r960,c010)		
OWN FUNDS REQUIREMENTS	B	TOTAL RISK EXPOSURE AMOUNT	103,558	105,324	C 02.00 (r010,c010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	32	34	C 05.01 (r010,c040)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	17.64%	17.56%	CA3 {1}	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.05%	19.89%	CA3 {3}	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	22.32%	22.12%	CA3 {5}	-
CET1 Capital Fully loaded	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	18,034	18,235	[A.1-A.1.13-A.1.21+MIN(A.2+A.1.13-A.2.2-A.2.4+MIN(A.4+A.2.2-A.4.3,0),0)]	-
CET1 RATIO (%) Fully loaded¹	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	17.42%	17.32%	[D.1]/[B-B.1]	-
Memo items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	237	258	C 05.01 (r440,c010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c020)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	C 05.01 (r440,c030)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	32	34	C 05.01 (r440,c040)	

⁽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.g. in their Pillar 3 disclosure

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Overview of Risk exposure amounts

Danske Bank A/S

(mln EUR, %)	RWAs		COREP CODE
	As of 31/03/2020	As of 30/06/2020	
Credit risk (excluding CCR and Securitisations) ¹	80,026	79,928	C 02.00 (r040, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002)] - [C 02.00 (R470, c010)] - C 02.00 (R460, c010)]
Of which the standardised approach	17,795	16,012	C 02.00 (r060, c010) - [C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001)]
Of which the foundation IRB (FIRB) approach	3,535	3,280	C 02.00 (R250, c010) - [C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002) + C 08.01 (r060, c260, s002)]
Of which the advanced IRB (AIRB) approach	57,357	59,354	C 02.00 (R310, c010) - [C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001)]
Of which equity IRB	0	0	C 02.00 (R420, c010)
Counterparty credit risk (CCR, excluding CVA) ²	5,246	4,825	C 07.00 (r090, c220, s001) + C 07.00 (r110, c220, s001) + C 07.00 (r130, c220, s001) + C 08.01 (r040, c260, s001) + C 08.01 (r050, c260, s001) + C 08.01 (r060, c260, s001) + C 08.01 (r040, c260, s002) + C 08.01 (r050, c260, s002,) + C 08.01 (r060, c260, s002) + C 02.00 (R460, c010)]
Credit valuation adjustment - CVA	654	663	C 02.00 (R640, c010)
Settlement risk	24	1	C 02.00 (R490, c010)
Securitisation exposures in the banking book (after the cap)	148	144	C 02.00 (R470, c010)
Position, foreign exchange and commodities risks (Market risk)	5,770	7,835	C 02.00 (R520, c010)
Of which the standardised approach	29	42	C 02.00 (R530, c010)
Of which IMA	5,741	7,793	C 02.00 (R580, c010)
Of which securitisations and resecuritisations in the trading book	0	0	C 19.00_010_601*12.5+C 20.00_010_450*12.5+MAX(C 24.00_010_090,C 24.00_010_100,C 24.00_010_110)*12.5
Large exposures in the trading book	0	0	C 02.00 (R680, c010)
Operational risk	9,829	9,849	C 02.00 (R590, c010)
Of which basic indicator approach	0	0	C 02.00 (R600, c010)
Of which standardised approach	9,829	9,849	C 02.00 (R610, c010)
Of which advanced measurement approach	0	0	C 02.00 (R620, c010)
Other risk exposure amounts	1,861	2,081	C 02.00 (R630, c010) + C 02.00 (R690, c010)
Total	103,558	105,324	

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

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

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P&L
Danske Bank A/S

(mln EUR)	As of 31/03/2020	As of 30/06/2020
Interest income	1,564	3,142
Of which debt securities income	50	162
Of which loans and advances income	1,313	2,475
Interest expenses	830	1,504
(Of which deposits expenses)	200	288
(Of which debt securities issued expenses)	524	1,027
(Expenses on share capital repayable on demand)	0	0
Dividend income	6	16
Net Fee and commission income	407	753
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
Gains or (-) losses on financial assets and liabilities held for trading, net	46	132
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-98	-64
Gains or (-) losses from hedge accounting, net	-1	-1
Exchange differences [gain or (-) loss], net	0	0
Net other operating income /(expenses)	155	301
TOTAL OPERATING INCOME, NET	1,247	2,774
(Administrative expenses)	805	1,573
(Cash contributions to resolution funds and deposit guarantee schemes)		42
(Depreciation)	195	417
Modification gains or (-) losses, net	0	0
(Provisions or (-) reversal of provisions)	31	59
(Payment commitments to resolution funds and deposit guarantee schemes)		0
(Commitments and guarantees given)	31	59
(Other provisions)	0	0
Of which pending legal issues and tax litigation ¹		
Of which restructuring ¹		
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	456	609
(Financial assets at fair value through other comprehensive income)	0	0
(Financial assets at amortised cost)	456	609
(Impairment or (-) reversal of impairment of investments in subsidiaries, joint ventures and associates and on non-financial assets)	0	0
(of which Goodwill)	0	0
Negative goodwill recognised in profit or loss	0	0
Share of the profit or (-) loss of investments in subsidiaries, joint ventures and associates	11	89
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	-229	164
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	-173	138
Profit or (-) loss after tax from discontinued operations	0	0
PROFIT OR (-) LOSS FOR THE YEAR	-173	138
Of which attributable to owners of the parent	-173	138

⁽¹⁾ Information available only as of end of the year

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

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Total Assets: fair value and impairment distribution

Danske Bank A/S

(mln EUR)		As of 31/03/2020				As of 30/06/2020				References
		Carrying amount	Fair value hierarchy			Carrying amount	Fair value hierarchy			
	Level 1		Level 2	Level 3			Level 1	Level 2	Level 3	
ASSETS:										
Cash, cash balances at central banks and other demand deposits		18,741				30,540				IAS 1.54 (i)
Financial assets held for trading		97,796	36,442	60,745	609	90,934	35,591	55,123	220	IFRS 7.8(a)(ii); IFRS 9. Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss		153,394	1,275	151,980	140	155,119	1,737	153,235	146	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	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income		14,721	12,297	2,424	0	15,483	13,089	2,394	0	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost		163,577				160,800				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting		1,623	0	1,623	0	1,923	0	1,923	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				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ¹		16,441				15,663				
TOTAL ASSETS		466,293				470,461				IAS 1.9(a), IG 6

⁽¹⁾ Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(mln EUR)		As of 31/03/2020						As of 30/06/2020						References
		Gross carrying amount			Accumulated impairment			Gross carrying amount			Accumulated impairment			
Breakdown of financial assets by instrument and by counterparty sector ¹		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	14,721	0	0	0	0	0	15,483	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	0	0	0	0	0	0	0	0	0	0	0	0	Annex V. Part 1.32, 44(a)
Financial assets at amortised cost	Debt securities	17,598	0	0	0	0	0	17,561	0	0	0	0	0	Annex V. Part 1.31, 44(b)
	Loans and advances	126,498	18,324	3,726	-66	-729	-1,774	120,313	21,469	4,144	-71	-681	-1,934	Annex V. Part 1.32, 44(a)

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

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Breakdown of liabilities

Danske Bank A/S

(mln EUR)

LIABILITIES:	Carrying amount		References
	As of 31/03/2020	As of 30/06/2020	
Financial liabilities held for trading	82,078	74,258	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ¹	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	145,190	147,690	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	204,320	214,567	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	478	474	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	IAS 39.89A(b), IFRS 9.6.5.8
Provisions	396	420	IAS 37.10; IAS 1.54(l)
Tax liabilities	126	123	IAS 1.54(n-o)
Share capital repayable on demand	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
Other liabilities	11,297	10,807	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	12	19	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ¹	0	0	Annex V Part 1.29
TOTAL LIABILITIES	443,896	448,357	IAS 1.9(b);IG 6
TOTAL EQUITY	22,397	22,104	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	466,293	470,461	IAS 1.IG6

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

2020 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 31/03/2020	As of 30/06/2020	
Derivatives		60,351	54,239	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	226	466	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	21,980	20,027	Annex V.Part 1.31
Deposits	Central banks	22,044	15,306	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	1,017	1,081	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	14,503	16,261	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	12,634	13,536	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	14,940	15,552	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	3,136	2,749	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	32,713	35,200	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	15,206	14,292	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	47,096	57,075	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	44,052	50,077	ECB/2013/33 Annex 2.Part 2.9.1
	Households	56,021	59,518	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	49,733	52,873	Annex V.Part 1.42(f), 44(c)
Debt securities issued		159,230	160,449	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		3,837	3,767	Annex V.Part 1.37
Other financial liabilities		2,962	2,896	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		432,066	436,988	



2020 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		
(min EUR)	As of 31/03/2020	As of 30/06/2020	As of 31/03/2020										As of 30/06/2020										
Traded Debt Instruments	0	1	267	138	395	134							426	79	427	81							
Of which: General risk	0	0	186	87	150	40							278	48	268	51							
Of which: Specific risk	0	0	81	51	246	95							148	31	159	30							
Equities	2	5	26	11	61	18							58	19	55	19							
Of which: General risk	1	2	23	9	60	16							46	14	46	14							
Of which: Specific risk	1	2	3	2	1	2							12	5	9	5							
Foreign exchange risk	1	3	4	1	15	1							7	1	7	1							
Commodities risk	2	0	0	0	0	0							0	0	0	0							
Total	6	8	182	91	220	83	54	57	0	0	0	5,741	289	49	282	51	52	46	0	0	0	0	7,793

Market risk template does not include CTU positions under the particular approach for position risk in CTUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions
(min EUR, %)									
Consolidated data	Central governments or central banks	59,675	47,857	14		58,468	55,689	8	
	Regional governments or local authorities	9,192	9,717	114		9,197	9,640	117	
	Public sector entities	60	63	13		210	109	22	
	Multilateral Development Banks	678	670	0		857	849	0	
	International Organisations	7	7	0		2	2	0	
	Institutions	1,134	1,131	33		1,457	1,426	45	
	Corporates	7,145	4,108	3,687		6,483	3,641	3,024	
	of which: SME	2,528	1,909	1,748		2,293	1,642	1,298	
	Retail	2,947	1,897	1,231		3,150	1,923	1,249	
	of which: SME	1,516	1,076	615		1,750	1,088	622	
	Secured by mortgages on immovable property	5,871	5,694	1,979		5,767	5,477	1,737	
	of which: SME	2,271	2,106	782		2,372	2,203	991	
	Exposures in default	187	129	156	54	293	213	267	73
	Items associated with particularly high risk	172	105	158		175	104	157	
	Covered bonds	27,993	27,993	2,805		28,546	28,546	2,859	
	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	1,816	1,810	1,810		1,636	1,630	1,630		
Other exposures	5,875	5,875	6,020		4,978	4,978	5,135		
Standardised Total ²		122,752	106,967	18,018	145	121,220	114,227	16,249	160

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min EUR, %)									
DENMARK	Central governments or central banks	14,486	14,878	0		5,870	11,531	0	
	Regional governments or local authorities	4,103	4,972	0		4,034	4,804	0	
	Public sector entities	0	0	0		50	50	10	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1,071	1,071	22		1,334	1,334	28	
	Corporates	1,493	667	435		1,213	598	354	
	of which: SME	44	41	41		9	7	6	
	Retail	83	34	22		46	24	18	
	of which: SME	47	20	11		13	2	1	
	Secured by mortgages on immovable property	53	52	18		55	55	19	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	3	3	4	0	3	3	4	0
	Items associated with particularly high risk	7	7	10		9	9	13	
	Covered bonds	24,680	24,680	2,470		25,141	25,141	2,516	
	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	1,673	1,668	1,668		1,505	1,500	1,500		
Other exposures	5,303	5,303	5,303		4,420	4,420	4,420		
Standardised Total ²				0				1	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min EUR, %)									
SWEDEN	Central governments or central banks	13,817	9,603	0		16,448	12,893	0	
	Regional governments or local authorities	2,146	1,815	5		2,271	1,922	5	
	Public sector entities	0	27	0		0	25	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	3	3	1		15	15	3	
	Corporates	71	57	57		64	45	45	
	of which: SME	0	0	0		0	0	0	
	Retail	6	3	2		8	3	2	
	of which: SME	1	0	0		0	0	0	
	Secured by mortgages on immovable property	48	72	22		76	75	22	
	of which: SME	48	48	14		49	49	13	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		8	8	12	
	Covered bonds	2,354	2,354	236		2,445	2,445	246	
	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	16	16	16		9	9	9		
Other exposures	84	84	83		87	87	86		
Standardised Total ²				0				0	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(min EUR, %)									
NORWAY	Central governments or central banks	5,488	750	0		1,875	260	0	
	Regional governments or local authorities	328	233	47		337	258	52	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	1	1	0		1	1	0	
	Corporates	67	25	25		76	29	29	
	of which: SME	0	0	0		0	0	0	
	Retail	3	1	1		3	2	2	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	19	18	6		20	20	7	
	of which: SME	0	0	0		1	1	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	1	1	1		9	9	13	
	Covered bonds	505	505	53		577	577	59	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	52	51	51		44	43	43		
Other exposures	145	145	300		153	153	319		
Standardised Total ²				0				0	

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
FINLAND	Central governments or central banks	2,820	3,531	0		5,559	3,365	0	
	Regional governments or local authorities	2,201	2,282	0		2,127	2,227	0	
	Public sector entities	60	36	7		160	33	7	
	Multilateral Development Banks	187	186	0		259	259	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	16	16	0		39	39	5	
	Corporates	1,159	731	684		1,037	691	597	
	of which: SME	593	404	365		540	388	302	
	Retail	1,296	1,111	726		1,311	1,124	738	
	of which: SME	748	596	341		741	587	335	
	Secured by mortgages on immovable property	1,713	1,647	601		1,821	1,747	468	
	of which: SME	1,700	1,634	595		1,802	1,731	462	
	Exposures in default	51	39	54	10	110	91	132	14
	Items associated with particularly high risk	9	9	13		10	10	14	
	Covered bonds	61	61	6		66	66	7	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Other exposures	90	90	90		74	74	74		
Standardised Total ²				26				28	

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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED KINGDOM	Central governments or central banks	5,109	4,194	0		6,728	5,956	0	
	Regional governments or local authorities	190	190	38		184	184	37	
	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	34	34	7		28	28	6	
	Corporates	3,437	2,103	1,994		3,191	1,768	1,551	
	of which: SME	1,668	1,247	1,137		1,522	1,040	823	
	Retail	1,406	716	457		1,609	794	463	
	of which: SME	661	451	288		960	491	281	
	Secured by mortgages on immovable property	3,786	3,590	1,252		3,693	3,481	1,187	
	of which: SME	515	416	141		495	400	109	
	Exposures in default	105	67	76	36	98	61	69	35
	Items associated with particularly high risk	151	86	130		137	67	101	
	Covered bonds	296	296	30		216	216	22	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	5	5	5		4	4	4		
Other exposures	83	83	83		84	84	84		
Standardised Total ²				100				93	

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 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
GERMANY	Central governments or central banks	12,306	9,630	0		17,518	17,584	0	
	Regional governments or local authorities	55	55	0		82	82	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	8	0	0		8	2	1	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	2	2	1		2	2	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	2	0	1		2	0	1	
	Covered bonds	88	88	9		90	90	9	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
IRELAND	Central governments or central banks	2,732	2,724	0		1,421	1,398	0	
	Regional governments or local authorities	5	5	3		5	5	2	
	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	26	9	9		25	10	10	
	of which: SME	1	0	0		1	0	0	
	Retail	3	1	1		3	1	1	
	of which: SME	1	1	0		1	0	0	
	Secured by mortgages on immovable property	14	13	5		12	12	4	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	1	1	1	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	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	2	2	2		1	1	1		
Standardised Total ²				3				2	

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

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.

2020 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

Danske Bank A/S

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
UNITED STATES	Central governments or central banks	1,400	1,400	0		1,369	1,369	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	136	136	0		159	159	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	1	1	1		1	1	1	
	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	2	2	1		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	3	0	2	2	3	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	1	1	1		1	1	1		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m 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		
Standardised Total ²				0				0	

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

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

		Standardised Approach							
		As of 31/03/2020				As of 30/06/2020			
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
(m EUR, %)									
Country of Counterpart 10	Central governments or central banks	0	0	0		0	0	0	
	Regional governments or local authorities	0	0	0		0	0	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bonds	0	0	0		0	0	0	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	0	0	0		0	0	0		
Equity	0	0	0		0	0	0		
Other exposures	0	0	0		0	0	0		
Standardised Total ²				0				0	

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

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

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Danske Bank A/S

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
Consolidated data	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	16,798	1	15,127	1,903	0	0	14,488	1	12,518	1,825	0	18
	Corporates	194,088	2,586	151,885	42,515	1,396	2,120	195,933	2,373	152,710	43,237	1,145	2,249
	Corporates - Of Which: Specialised Lending	65	0	64	29	0	2	62	0	61	22	0	0
	Corporates - Of Which: SME	81,268	1,215	65,033	17,139	956	1,132	77,733	1,179	61,697	14,966	891	1,166
	Retail	133,129	1,034	121,768	21,417	2,472	805	138,018	1,079	125,270	22,115	2,587	806
	Retail - Secured on real estate property	133,129	707	110,961	18,949	2,308	391	136,385	743	114,101	19,466	2,400	363
	Retail - Secured on real estate property - Of Which: SME	3,994	47	3,779	830	174	43	4,112	53	3,896	729	196	41
	Retail - Secured on real estate property - Of Which: non-SME	109,135	660	107,182	18,019	2,134	349	132,273	690	110,215	18,767	2,203	344
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	20,016	327	10,867	2,588	164	414	21,633	335	11,169	2,619	187	423
Retail - Other Retail - Of Which: SME	1,702	50	1,196	375	51	70	1,799	54	1,233	412	71	70	
Retail - Other Retail - Of Which: non-SME	18,314	277	9,670	2,194	113	343	19,844	281	9,936	2,207	117	351	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total ²			67,178						68,458				

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

		IRB Approach											
		As of 31/03/2020						As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
DENMARK	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,573	0	1,474	106	0	0	1,486	0	1,394	88	0	0
	Corporates	89,961	906	67,928	17,654	865	963	91,029	870	68,527	18,389	652	909
	Corporates - Of Which: Specialised Lending	49	0	46	24	0	2	45	0	44	18	0	1
	Corporates - Of Which: SME	50,319	708	36,485	10,227	688	743	49,634	641	35,820	9,388	649	702
	Retail	83,451	523	72,425	12,666	1,182	597	89,267	528	78,002	12,533	1,137	593
	Retail - Secured on real estate property	72,213	323	70,720	11,354	1,136	336	72,985	320	71,455	11,288	1,113	299
	Retail - Secured on real estate property - Of Which: SME	3,434	30	3,265	659	95	17	3,492	38	3,315	531	87	36
	Retail - Secured on real estate property - Of Which: non-SME	68,779	294	67,456	10,703	1,040	269	69,492	283	68,140	10,775	1,025	264
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	11,208	200	6,705	1,312	46	291	11,302	199	6,547	1,265	44	294
Retail - Other Retail - Of Which: SME	961	25	649	100	6	46	957	24	636	169	9	46	
Retail - Other Retail - Of Which: non-SME	10,246	175	6,056	1,152	40	245	10,345	175	5,911	1,097	35	248	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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 31/03/2020						As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
SWEDEN	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	1,182	0	885	122	0	0	1,448	0	895	125	0	0
	Corporates	43,609	201	35,659	10,029	68	240	44,240	180	36,445	9,985	99	270
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	14,122	75	12,921	3,211	44	92	13,955	56	12,900	2,641	78	92
	Retail	16,197	48	13,787	1,883	222	60	17,951	53	14,532	1,637	143	54
	Retail - Secured on real estate property	12,220	28	12,178	1,184	77	21	13,147	31	13,102	1,195	89	21
	Retail - Secured on real estate property - Of Which: SME	205	0	205	0	0	0	200	0	200	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	11,954	28	11,927	1,183	74	19	12,947	30	12,818	1,142	86	19
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,977	20	1,609	700	46	29	4,804	22	1,830	432	54	33
Retail - Other Retail - Of Which: SME	491	10	385	139	23	12	520	12	402	147	31	14	
Retail - Other Retail - Of Which: non-SME	3,486	10	1,225	561	23	17	4,283	10	1,427	285	23	19	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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 31/03/2020						As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
NORWAY	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	2,166	0	2,144	114	0	0	1,654	0	1,632	70	0	0
	Corporates	20,718	298	16,882	5,649	214	316	22,777	522	18,207	5,741	252	510
	Corporates - Of Which: Specialised Lending	12	0	12	0	0	14	0	13	1	0	0	0
	Corporates - Of Which: SME	6,418	55	5,867	1,621	89	88	6,801	73	6,256	1,344	91	93
	Retail	16,870	50	16,958	3,665	197	32	21,668	51	18,978	4,204	295	32
	Retail - Secured on real estate property	16,172	41	15,703	3,346	193	18	17,733	42	17,219	3,934	202	18
	Retail - Secured on real estate property - Of Which: SME	123	1	124	23	5	1	148	1	139	36	6	1
	Retail - Secured on real estate property - Of Which: non-SME	16,039	39	15,579	3,313	187	17	17,584	40	17,080	3,898	196	17
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	2,698	10	1,255	319	4	15	3,335	10	1,400	360	3	15
Retail - Other Retail - Of Which: SME	135	2	92	37	4	3	139	2	93	36	2	3	
Retail - Other Retail - Of Which: non-SME	2,563	8	1,163	281	1	12	3,196	8	1,366	324	1	12	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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 31/03/2020						As of 30/06/2020					
		Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
(in EUR, %)		Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	Of which: defaulted	
FINLAND	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	325	0	237	41	0	0	199	0	113	28	0	0
	Corporates	15,944	356	11,454	4,975	0	148	15,519	472	11,281	4,817	1	155
	Corporates - Of Which: Specialised Lending	3	0	3	0	0	4	0	3	2	0	0	0
	Corporates - Of Which: SME	3,324	211	2,364	1,442	0	65	3,322	246	2,287	1,137	0	67
	Retail	13,697	388	12,659	3,221	931	99	13,689	427	12,748	3,364	1,035	100
	Retail - Secured on real estate property	11,697	304	11,515	2,775	865	79	11,746	340	11,565	2,896	957	39
	Retail - Secured on real estate property - Of Which: SME	152	14	129	96	21	3	163	12	139	123	100	3
	Retail - Secured on real estate property - Of Which: non-SME	11,545	290	11,386	2,679	794	36	11,583	317	11,426	2,773	857	36
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	1,876	83	1,144	446	66	60	1,943	87	1,183	469	79	61
Retail - Other Retail - Of Which: SME	98	12	62	33	18	9	164	15	96	55	25	9	
Retail - Other Retail - Of Which: non-SME	1,777	71	1,082	414	49	51	1,778	72	1,087	413	54	52	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	0	0	0	
IRB Total													

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).

2020 EU-wide Transparency Exercise

Credit Risk - IRB Approach
Danske Bank A/S

	IRB Approach									
	As of 31/03/2020					As of 30/06/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Central banks and central governments	0	0	0	0	0	0	0	0	0	
Institutions	1,459	1,405	369	0	1,473	1,418	416	0	0	
Corporates	5,555	5,592	588	0	5,501	5,604	678	0	6	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	1,311	1,270	166	0	1,298	1,269	171	0	2	
Retail	191	152	27	2	178	154	39	6	1	
Retail - Secured on real estate property	131	123	25	2	120	116	26	6	0	
Retail - Secured on real estate property - Of Which: SME	2	2	1	0	2	2	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	129	121	24	2	118	114	26	6	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	60	29	12	0	58	38	12	0	1	
Retail - Other Retail - Of Which: SME	1	1	0	0	1	1	0	0	0	
Retail - Other Retail - Of Which: non-SME	59	28	12	0	57	37	12	0	1	
Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
IRB Total										

¹Original 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 31/03/2020					As of 30/06/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Central banks and central governments	0	0	0	0	0	0	0	0	0	
Institutions	1,156	953	232	0	1,085	883	239	0	0	
Corporates	2,746	1,423	508	0	3,157	1,581	336	0	14	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	55	57	18	0	55	39	13	0	0	
Retail	87	78	25	2	88	79	25	5	3	
Retail - Secured on real estate property	68	67	21	2	68	67	21	5	1	
Retail - Secured on real estate property - Of Which: SME	1	0	0	0	1	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	67	66	21	2	66	65	21	5	1	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	19	12	4	0	20	12	4	0	1	
Retail - Other Retail - Of Which: SME	3	0	0	0	3	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	17	11	3	0	18	11	3	0	1	
Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
IRB Total										

¹Original 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 31/03/2020					As of 30/06/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Central banks and central governments	0	0	0	0	0	0	0	0	0	
Institutions	45	45	0	0	45	45	0	0	0	
Corporates	2,880	2,554	292	0	2,993	2,197	326	0	2	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	422	419	13	0	469	457	11	0	0	
Retail	7	7	2	1	7	7	2	0	0	
Retail - Secured on real estate property	6	6	1	0	6	6	1	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	1	1	0	0	1	1	0	0	0	
Retail - Other Retail - Of Which: SME	1	1	0	0	1	1	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
IRB Total										

¹Original 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 31/03/2020					As of 30/06/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Central banks and central governments	0	0	0	0	0	0	0	0	0	
Institutions	1,138	1,123	149	0	799	778	148	0	0	
Corporates	1,845	1,155	387	0	1,547	985	412	0	3	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	98	94	14	0	85	81	10	0	0	
Retail	168	144	29	4	165	141	28	4	4	
Retail - Secured on real estate property	113	110	25	4	109	107	25	4	1	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	112	109	25	4	108	106	24	4	1	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	47	30	54	0	46	34	54	0	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	47	30	54	0	46	34	54	0	0	
Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
IRB Total										

¹Original 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 31/03/2020					As of 30/06/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Central banks and central governments	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	
Corporates	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
IRB Total										

¹Original 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 31/03/2020					As of 30/06/2020				
	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions		
(mEUR, %)	Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted			
Central banks and central governments	0	0	0	0	0	0	0	0	0	
Institutions	0	0	0	0	0	0	0	0	0	
Corporates	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	
Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	
Retail	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	
Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	
Retail - Other Retail	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	
Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets	0	0	0	0	0	0	0	0	0	
IRB Total										

¹Original 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).

2020 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Danske Bank A/S

As of 30/06/2020

(min EUR)														
Direct exposures														
Residual Maturity	Country / Region	On balance sheet				Derivatives				Off balance sheet		Risk weighted exposure amount		
		Total gross carrying amount of non-derivative financial assets	Total carrying amount of non-derivative financial assets (net of short positions)	of which: Financial assets held for trading		of which: Financial assets designated at fair value through profit or loss		of which: Financial assets at fair value through other comprehensive income		of which: Financial assets at amortised cost			Off-balance sheet exposures	
				Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount	Carrying amount	Notional amount		Nominal	Provisions
[0 - 3M [	Africa	19	19	0	0	0	0	19	0	0	0	0	0	0
[3M - 1Y [		40	40	0	0	0	0	40	0	0	0	0	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[2Y - 3Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	0	0	0	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	129	0	
Total		59	59	0	0	0	0	59	0	0	0	129	0	4
[0 - 3M [	Others	7	7	0	0	0	0	7	4	182	0	29	1	0
[3M - 1Y [		0	0	0	0	0	0	0	1	50	0	55	0	0
[1Y - 2Y [		0	0	0	0	0	0	0	0	80	0	0	0	0
[2Y - 3Y [		23	23	23	0	0	0	0	0	0	0	0	0	0
[3Y - 5Y [		48	48	19	0	29	0	0	0	0	0	0	0	0
[5Y - 10Y [		0	0	0	0	0	0	0	0	0	11	94	5	0
[10Y - more	0	0	0	0	0	0	0	0	0	0	0	7	0	
Total		78	78	42	0	29	7	4	312	11	178	13	0	2

Notes and definitions

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

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

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

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

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

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

Regions:

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

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

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

Latin America: Argentina, Belize, Bolivia, Brazil, Chile, Colombia, Costa Rica, 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 Barthelemy, Turks And Caicos Islands, Virgin Islands (British), Virgin Islands (U.S.).

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

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

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

2020 EU-wide Transparency Exercise
Performing and non-performing exposures
 Danske Bank A/S

	As of 31/03/2020								As of 30/06/2020									
	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures	Gross carrying amount				Accumulated impairment, accumulated changes in fair value due to credit risk and provisions ¹				Collaterals and financial guarantees received on non-performing exposures
	Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹				Of which performing but past due >=90 days and <=90 days	Of which non-performing ¹			On performing exposures ²	On non-performing exposures ¹			
		Of which: defaulted	Of which Stage 3			Of which Stage 3	Of which: defaulted	Of which Stage 3			Of which Stage 3							
(min EUR)																		
Cash balances at central banks and other demand deposits									29,811	0	1	1	3	0	0	0	0	
Debt securities (including at amortised cost and fair value)	34,244	0	0	0	0	0	0	0	35,341	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	
General governments	5,349	0	0	0	0	0	0	0	5,397	0	0	0	0	0	0	0	0	
Credit institutions	27,735	0	0	0	0	0	0	0	28,866	0	0	0	0	0	0	0	0	
Other financial corporations	884	0	0	0	0	0	0	0	851	0	0	0	0	0	0	0	0	
Non-financial corporations	275	0	0	0	0	0	0	0	226	0	0	0	0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	318,140	584	6,318	3,109	747	2,036	3,616	3,616	298,796	206	6,839	2,935	4,144	718	2,168	1,934	3,246	
Central banks	24,326	0	0	0	0	0	0	0	4,611	0	0	0	0	0	0	0	0	
General governments	7,821	157	39	0	1	3	34	34	8,915	17	46	0	3	1	3	1	37	
Credit institutions	12,224	0	5	1	4	0	3	3	5,923	0	4	0	0	4	0	0	3	
Other financial corporations	44,301	2	214	166	6	121	75	75	44,707	2	199	134	147	14	120	114	21	
Non-financial corporations	101,644	259	3,666	1,657	395	1,240	2,026	2,026	104,076	107	4,109	1,584	2,861	405	1,369	1,260	1,777	
of which: small and medium-sized enterprises at amortised cost	24,189	46	1,066	494	197	419	476	476	24,933	26	1,346	501	1,188	177	446	442	529	
of which: Loans collateralised by commercial immovable property at amortised cost	22,345	31	467	141	96	142	294	294	23,359	21	696	150	574	100	188	186	356	
Households	127,823	166	2,393	1,285	342	672	1,478	1,478	130,564	81	2,479	1,218	1,133	295	675	559	1,408	
of which: Loans collateralised by residential immovable property at amortised cost	47,227	44	686	356	108	118	542	542	49,438	34	730	349	433	98	114	106	509	
of which: Credit for consumption at amortised cost	2,965	14	111	68	34	49	37	37	2,828	10	110	61	90	32	46	46	34	
DEBT INSTRUMENTS other than HFT	352,383	584	6,318	3,109	747	2,036	3,616	3,616	363,947	206	6,839	2,936	4,145	721	2,168	1,935	3,246	
OFF-BALANCE SHEET EXPOSURES	111,509		922	358	133	140	212	212	109,367		1,265	275	698	160	150	126	318	

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

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

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

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

2020 EU-wide Transparency Exercise

Forborne exposures

Danske Bank A/S

	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ²		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR)												
Cash balances at central banks and other demand deposits							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
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	3,929	2,989	1,020	979	2,514		5,342	3,614	1,284	1,192	2,953	1,594
Central banks	0	0	0	0	0		0	0	0	0	0	0
General governments	25	25	1	1	22		24	23	1	1	20	19
Credit institutions	0	0	0	0	0		1	1	0	0	0	0
Other financial corporations	154	149	107	107	38		170	165	101	101	11	10
Non-financial corporations	2,292	1,980	656	634	1,412		3,296	2,506	914	846	1,603	1,049
of which: small and medium-sized enterprises at amortised cost	662	515	193	183	368		1,009	732	198	189	567	
Households	1,459	835	257	238	1,042		1,852	921	268	244	1,319	517
DEBT INSTRUMENTS other than HFT	3,929	2,989	1,020	979	2,514		5,342	3,614	1,284	1,192	2,953	
Loan commitments given	331	270	30	28	36		585	362	41	29	101	74
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice												0
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria												0

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

⁽²⁾ 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.

2020 EU-wide Transparency Exercise
Breakdown of loans and advances to non-financial corporations other than held for trading
 Danske Bank A/S

(mln EUR)	As of 31/03/2020						As of 30/06/2020					
	Gross carrying amount		Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	Gross carrying amount		Of which: non-performing	Of which loans and advances subject to impairment	Accumulated impairment ¹	Accumulated negative changes in fair value due to credit risk on non-performing exposures ¹	
	Of which: non-performing	of which: defaulted				Of which: non-performing	of which: defaulted					
A Agriculture, forestry and fishing	2,752	179	2,041	84	1	2,848	202	83	2,097	89	1	
B Mining and quarrying	1,177	197	904	43	0	1,138	192	0	907	78	0	
C Manufacturing	11,018	322	10,089	201	1	11,487	366	124	10,564	216	1	
D Electricity, gas, steam and air conditioning supply	3,552	5	2,551	3	0	3,655	7	3	2,630	5	0	
E Water supply	393	22	387	4	0	434	24	8	429	5	0	
F Construction	2,594	166	2,018	88	2	2,796	189	95	2,139	98	2	
G Wholesale and retail trade	7,969	415	7,086	221	1	7,672	544	118	6,788	199	1	
H Transport and storage	5,785	1,126	5,588	473	0	6,008	1,261	759	5,807	546	0	
I Accommodation and food service activities	1,040	45	356	13	0	1,080	59	25	392	17	0	
J Information and communication	1,575	22	1,532	23	0	1,751	29	5	1,709	24	0	
K Financial and insurance activities	2,384	75	2,176	41	0	2,394	64	27	2,207	49	0	
L Real estate activities	52,764	861	22,043	178	88	54,576	916	249	23,158	193	73	
M Professional, scientific and technical activities	2,970	90	2,519	47	0	2,548	76	39	2,107	49	0	
N Administrative and support service activities	2,438	30	2,321	26	1	2,502	48	20	2,388	30	1	
O Public administration and defence, compulsory social security	331	0	331	0	0	607	0	0	607	0	0	
P Education	66	1	37	1	0	69	3	0	41	1	0	
Q Human health services and social work activities	883	70	649	34	0	932	73	2	695	31	0	
R Arts, entertainment and recreation	247	12	187	9	2	258	25	11	199	10	2	
S Other services	1,709	28	1,082	44	4	1,323	30	9	811	47	4	
Loans and advances	101,644	3,666	63,898	1,535	100	104,076	4,109	1,577	65,674	1,688	87	

⁽¹⁾ The items 'accumulated impairment' and 'accumulated negative changes in fair value due to credit risk on non-performing exposures' are disclosed with a positive sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F 06.01), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 9 and 10 of Regulation (EU) No 680/2014 - ITS on Supervisory reporting.