



2025 EU-wide Transparency Exercise

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

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

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Leverage ratio

Danske Bank A/S

(mln EUR, %)		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	22,733	20,861	21,686	21,200	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	22,630	20,760			C 47.00 (r0310,c0010)	
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	449,503	449,139	448,658	446,979	C 47.00 (r0300,c0010)	
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	449,400	449,038			C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	5.06%	4.64%	4.83%	4.74%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	5.04%	4.62%			[A.2]/[B.2]	

		(note EUR, %)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	COMP CODE	REGULATION
OWN FUNDS Transitional period	A	OWN FUNDS	25,813	24,424	24,669	24,145	C 01.00 (0010)-(010)	Articles 61(1)(b) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	21,420	19,472	19,885	20,172	C 01.00 (0020)-(010)	Article 58 of CRR
	A.1.1	Capital instruments eligible as CET1 Capital (including share premium and not own capital instruments)	862	1,035	458	634	C 01.00 (0030)-(010)	Articles 24(1) points (a) and (b), 27 to 29, 36(1) points (a) and (b) of CRR
	A.1.2	Retained earnings	22,046	20,112	21,116	21,163	C 01.00 (0010)-(010)	Articles 24(1) points (c), 36(2) and 74 (1) points (a) and (b) of CRR
	A.1.3	Accumulated other comprehensive income	-2	-2	-2	-2	C 01.00 (0040)-(010)	Articles 4(10), 24(1) point (d) and 36 (1) point (b) of CRR
	A.1.4	Other Reserves	0	0	0	0	C 01.00 (0050)-(010)	Articles 43(7) and 34(1) point (a) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (0070)-(010)	Articles 43(12), 24(1) point (f) and 36 (1) point (b) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (0070)-(010)	Article 64 of CRR
	A.1.7	Adjustments to CET1 due to prudential filters	-132	-122	-117	-113	C 01.00 (0050)-(010)	Articles 32 to 35 of and 36 (1) point (b) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-712	-778	-785	-836	C 01.00 (0080)-(010) + C 01.00 (0040)-(010)	Articles 41(1), 34(1) point (g) and 37 of CRR. Articles 43 (15), 34(2) 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	-71	-80	-76	-71	C 01.00 (0070)-(010)	Articles 34(1) point (i) and 36 of CRR
	A.1.10	(-) IBS shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0080)-(010)	Articles 34(1) point (h), 40 and 139 of CRR
	A.1.11	(-) Defined benefit pension fund assets	-129	-123	-118	-121	C 01.00 (0090)-(010)	Articles 4(10), 24(1) point (e) and 61 of CRR
	A.1.12	(-) Reciprocal cross-holdings in CET1 Capital	0	0	0	0	C 01.00 (0040)-(010)	Articles 43(12), 34(1) point (j) and 64 of CRR
	A.1.13	(-) Excess deduction from AT1 items over AT1 Capital	0	0	0	0	C 01.00 (0040)-(010)	Articles 36(1) point (k) of CRR
	A.1.14	(-) Deductions related to assets which can alternatively be subject to a 1250% risk weight	0	0	0	0	C 01.00 (0060)-(010) + C 01.00 (0080)-(010) + C 01.00 (0070)-(010) + C 01.00 (0040)-(010) + C 01.00 (0040)-(010) + C 01.00 (0040)-(010)	Articles 42(6), 34(1) point (k) (i) and (ii) of CRR. Articles 34(1) point (k) (i), 34(2) point (k) (i) and 34 of CRR. Articles 34(1) point (k) (i) and 37(2) of CRR. Articles 34(1) point (k) (i) and 133(4) of CRR and Articles 34(1) point (k) (i) and 133(4) of CRR
	A.1.14.1	Of which: from securitisation positions (-)	0	0	0	0	C 01.00 (0040)-(010)	Articles 34(1) point (k) (i), 34(1) point (k), 34(2) point (k) and 134 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 (0080)-(010)	Articles 42(7), 34(1) point (l), 43 to 46, 48 (2) and (3) and 78 of CRR
	A.1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences	0	0	0	0	C 01.00 (0040)-(010)	Articles 34(1) point (i) and 36. Articles 34(1) point (i) 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 (0080)-(010)	Articles 42(7), 34(1) point (l), 43, 45, 47, 48(2) point (b), 48(2) to (d) and 78 of CRR
	A.1.18	(-) Amount exceeding the 17.65% threshold	0	0	0	0	C 01.00 (0010)-(010)	Article 48 of CRR
	A.1.18A	(-) Insufficient coverage for non-performing exposures	-508	-500	-570	-532	C 01.00 (0010)-(010)	Articles 34(1) point (m) and Article 47 of CRR
	A.1.18B	(-) Minimum value commitment shortfalls	0	0	0	0	C 01.00 (0010)-(010)	Articles 34(1) point (n) and Article 124(2) of CRR
	A.1.18C	(-) Other foreseeable tax charges	0	0	0	0	C 01.00 (0010)-(010)	Articles 34(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 (0010)-(010)	Articles 3 CRR
	A.1.20	CET1 capital elements or deductions - other	-187	-321	-321	-171	C 01.00 (0010)-(010)	-
	A.1.21	Transitional adjustments	103	101	0	0	CRR (1.1.6 + 1.1.8 + 1.1.10)	-
	A.1.21.1	Transitional adjustments due to grandfathered CET1 Capital instruments (v/-)	0	0	0	0	C 01.00 (0020)-(010)	Articles 48(2) to (5) and 488 to 487 of CRR
	A.1.21.2	Transitional adjustments due to additional minority interests (v/-)	0	0	0	0	C 01.00 (0020)-(010)	Articles 479 and 480 of CRR
	A.1.21.3	Other transitional adjustments to CET1 Capital (v/-)	103	101	0	0	C 01.00 (0020)-(010)	Articles 480 to 477, 478 and 482 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	1,314	1,389	1,801	1,028	C 01.00 (0010)-(010)	Article 61 of CRR
	A.2.1	Additional Tier 1 Capital Instruments	1,314	1,389	1,801	1,028	C 01.00 (0040)-(010) + C 01.00 (0070)-(010)	
	A.2.2	(-) Excess deduction from T2 items over T2 capital	0	0	0	0	C 01.00 (0070)-(010)	
	A.2.3	Other Additional Tier 1 Capital components and deductions	0	0	0	0	C 01.00 (0040)-(010) + C 01.00 (0070)-(010) + C 01.00 (0070)-(010) + C 01.00 (0070)-(010) + C 01.00 (0070)-(010) + C 01.00 (0070)-(010) + C 01.00 (0070)-(010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (0040)-(010) + C 01.00 (0080)-(010) + C 01.00 (0070)-(010)	
	A.3	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	22,735	20,855	21,885	21,200	C 01.00 (0010)-(010)	Article 54 of CRR
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	3,080	3,563	2,984	2,946	C 01.00 (0070)-(010)	Article 71 of CRR
	A.4.1	Tier 2 Capital Instruments	3,080	3,563	2,984	2,946	C 01.00 (0070)-(010) + C 01.00 (0080)-(010)	
	A.4.2	Other Tier 2 Capital components and deductions	0	0	0	0	C 01.00 (0080)-(010) + C 01.00 (0080)-(010) + C 01.00 (0080)-(010) + C 01.00 (0080)-(010) + C 01.00 (0080)-(010) + C 01.00 (0080)-(010) + C 01.00 (0080)-(010)	
	A.4.3	Tier 2 transitional adjustments	0	0	0	0	C 01.00 (0080)-(010) + C 01.00 (0080)-(010) + C 01.00 (0080)-(010)	
OWN FUNDS REQUIREMENTS	B.1	TOTAL RISK EXPOSURE AMOUNT	112,100	109,242	107,853	108,031	C 02.00 (0010)-(010)	Articles 92(3), 95, 96 and 98 of CRR
	B.1	Of which: Transitional adjustments included	70	70			C 01.00 (0010)-(010)	
	B.2	TOTAL RISK EXPOSURE AMOUNT - PRE FLOOR			107,853	108,031	C 02.00 (0010)-(010)	
CAPITAL RATIOS (%) Transitional period	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.11%	17.82%	18.44%	18.67%	CRR (1)	-
	C.2	TIER 1 CAPITAL RATIO (transitional period)	20.28%	19.10%	20.11%	19.62%	CRR (2)	-
	C.3	TOTAL CAPITAL RATIO (transitional period)	23.02%	22.38%	22.87%	22.33%	CRR (3)	-
CAPITAL RATIOS (%) Transitional period - pre floor (CRR3)	C.4	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period - pre floor)			18.44%	18.67%		
	C.5	TIER 1 CAPITAL RATIO (transitional period - pre floor)			20.11%	19.62%		
	C.6	TOTAL CAPITAL RATIO (transitional period - pre floor)			22.87%	22.33%		
CET1 Capital Fully loaded (CRR2)	D	COMMON EQUITY TIER 1 CAPITAL (fully loaded)	21,307	19,979			JA 4 A.1.13 A.1.21-488(6) A.4.1.13 A.2.3 A.2.4-488(6) A.4.1.13 A.4.3 A.4.5	-
	E	COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.08%	17.74%			DB (1) 9 A.1	-
Memo Items	F	Adjustments to CET1 due to IFRS 9 transitional arrangements	103	101			C 01.00 (0040)-(010)	
	F	Adjustments to AT1 due to IFRS 9 transitional arrangements	0	0			C 01.00 (0040)-(010)	
	F	Adjustments to T2 due to IFRS 9 transitional arrangements	0	0			C 01.00 (0040)-(010)	
	F	Adjustments included in RWAs due to IFRS 9 transitional arrangements	70	70			C 01.00 (0040)-(010)	

¹⁰ 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 "COMP 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.

The differences between the reference dates of 31 December 2024 and 31 March 2025 reflect not only the change in reporting period but also the impact of a new regulatory framework. Regulation (EU) 2024/2225, which amends Regulation (EU) No 575/2013 with respect to credit risk, credit valuation adjustment (CVA) risk, operational risk, and the introduction of the output floor (commonly referred to as CRR3, entered into force on 1 January 2025).

The main changes introduced under CRR3, compared to the previously applicable framework, affect the calculation of exposures and the resulting risk-weighted assets (RWAs) for credit risk and operational risk (OpRisk). In addition, CRR3 introduces an aggregate output floor, which limits the variability of capital requirements for institutions using internal models.

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Overview of Risk exposure amounts

Danske Bank A/S

(min EUR, %)	RWAs				COREP CODE
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Credit risk (excluding CCR and Securitisations) ⁽¹⁾	91,272	87,800	85,794	85,761	C 02.00 (r0040, c0010) - [C 07.00 (r0090, c0220, s001) + C 07.00 (r0110, c0220, s001) + C 07.00 (r0130, c0220, s001) + C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001) + C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002) + C 02.00 (r0470, c0010) + C 02.00 (r0460, c0010)]
Of which the standardised approach	24,117	23,201	19,321	19,071	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	3,471	3,455	23,553	24,082	C 02.00 (r0230, 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	60,962	58,993	40,907	40,674	C 02.00 (r0110, c0010) - [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ⁽²⁾	3,005	3,162	2,316	2,414	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	467	463	427	269	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (r0490, c0010)
Securitisation exposures in the banking book (after the cap)	102	102	102	114	C 02.00 (r0470, c0010)
Position, foreign exchange and commodities risks (Market risk) ⁽³⁾	3,561	3,794	4,557	4,447	C 02.00 (r0520, c0010) [+C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Of which the standardised approach	89	75	80	84	C 02.00 (r0530, c0010)
Of which IMA	3,472	3,719	4,477	4,363	C 02.00 (r0580, c0010) +C 002.00.a (r755, c010)
Of which securitisations and resecutitisations in the trading book	0	0	0	0	C 19.00 (r0010, c0001)*12.5+C 20.00 (r0010,c0400)*12.5+MAX(C 24.00(r0010, c0000),C 24.00(c0010,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	10,670	10,994	11,686	11,687	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0			C 02.00 (r0600, c0010)
Of which standardised approach	10,670	10,994			C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0			C 02.00 (r0620, c0010)
Other risk exposure amounts ⁽¹⁾	3,034	2,927	2,972	3,339	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010) - [C 002.00.a (r755, c010) +C 002.00.a (r7770, c010)]
Total risk exposure amount pre-floor			107,853	108,031	
Floor adjustment			0	0	C 02.00 (r0035, c0010)
Total	112,109	109,242	107,853	108,031	

⁽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.⁽³⁾ In response to changes to the reporting framework, certain RWA arising from market risks, previously presented under 'Other risk exposure amounts', are presented in the row 'Position, foreign exchange and commodities risks (Market risk)' starting from March 2025.

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P&L

Danske Bank A/S

(min EUR)	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025
Interest income	10,077	13,269	3,053	5,960
Of which debt securities income	732	968	249	508
Of which loans and advances income	9,125	11,998	2,590	5,041
Interest expenses	6,395	8,348	1,844	3,536
(Of which deposits expenses)	2,891	3,720	729	1,357
(Of which debt securities issued expenses)	2,861	3,873	928	1,846
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	47	55	20	44
Net Fee and commission income	1,395	2,000	490	947
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	249	313	96	186
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	-43	-41	14	20
Gains or (-) losses from hedge accounting, net	-15	-14	0	0
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income / (expenses)	64	107	19	34
TOTAL OPERATING INCOME, NET	5,379	7,340	1,849	3,655
(Administrative expenses)	2,275	3,061	780	1,567
(Cash contributions to resolution funds and deposit guarantee schemes)	91	121	10	21
(Depreciation)	170	240	49	100
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	-65	-53	-197	-186
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	-65	-53	-197	-186
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ⁽¹⁾	0	-3	0	0
Of which restructuring ²	0	-44	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ⁽²⁾	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	-39	-65	216	239
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	-39	-65	216	239
(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	147	137	20	71
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	3,094	4,172	1,011	1,985
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	2,365	3,170	770	1,501
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	2,365	3,170	770	1,501
Of which attributable to owners of the parent	2,365	3,170	770	1,501

⁽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."

2025 EU-wide Transparency Exercise

Total Assets: fair value and impairment distribution

Danske Bank A/S

(mn EUR)		As of 30/09/2024				As of 31/12/2024				As of 31/03/2025				As of 30/06/2025				References
ASSETS:	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	23,039				15,028				28,182				22,198				IAS 1.54 (i)	
Financial assets held for trading	68,864	30,179	38,313	372	72,295	35,071	35,595	1,628	70,058	35,747	32,362	1,949	70,896	38,415	30,793	1,688	IFRS 7.8(a)(i); IFRS 9 Appendix A	
Non-trading financial assets mandatorily at fair value through profit or loss	149,371	2,504	101,950	44,917	156,331	3,558	101,479	51,294	152,764	3,868	100,852	48,044	150,577	4,341	100,839	45,397	IFRS 7.8(a)(i); 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	14,095	11,318	2,776	0	14,146	11,080	3,066	0	13,798	10,958	2,840	0	14,994	12,910	2,084	0	IFRS 7.8(b); IFRS 9.4.1.2a	
Financial assets at amortised cost	149,314				153,194				154,210				155,274				IFRS 7.8(f); IFRS 9.4.1.2	
Derivatives – Hedge accounting	875	0	869	5	37	0	28	9	44	0	31	12	43	0	31	12	IFRS 9.6.2.1; Annex V Part 1.2.2; Annex V Part 1.2b	
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8	
Other assets ⁽¹⁾	26,368				14,516				14,700				15,206					
TOTAL ASSETS	431,925				425,547				433,756				429,189				IAS 1.9(a); IAS 6	

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

(mn EUR)		As of 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025						References
		Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽¹⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽¹⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽¹⁾			Gross carrying amount ⁽¹⁾			Accumulated impairment ⁽¹⁾			
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	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	14,095	0	0	0	0	0	14,146	0	0	0	0	0	13,798	0	0	0	0	0	14,994	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	0	0	0	0	0	0	0	0	0	0	0	0	Annex V Part 1.32, 44(a)
	Debt securities	19,001	0	0	0	0	0	18,282	0	0	0	0	0	20,168	0	0	0	0	0	18,458	0	0	0	0	0	Annex V Part 1.31, 44(b)
Financial assets at amortised cost	Debt securities																									
	Loans and advances	116,931	12,127	2,046	-233	-757	-670	121,420	12,219	2,123	-227	-737	-692	120,792	11,904	2,285	-229	-732	-761	123,646	11,861	2,350	-214	-734	-776	Annex V Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.⁽²⁾ From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Danske Bank A/S

(min EUR)

LIABILITIES:	Carrying amount				References
	As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Financial liabilities held for trading	49,261	48,915	50,717	46,431	IFRS 7.8 (e) (ii); IFRS 9.BA.6
Trading financial liabilities ⁽¹⁾	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
Financial liabilities designated at fair value through profit or loss	128,451	129,035	131,654	138,981	IFRS 7.8 (e)(i); IFRS 9.4.2.2
Financial liabilities measured at amortised cost	209,174	211,623	216,601	208,624	IFRS 7.8(g); IFRS 9.4.2.1
Non-trading non-derivative financial liabilities measured at a cost-based method ⁽¹⁾	0	0	0	0	Accounting Directive art 8(3)
Derivatives – Hedge accounting	1,300	47	59	64	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	662	619	609	614	IAS 37.10; IAS 1.54(l)
Tax liabilities	234	231	242	161	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	12,227	11,494	11,142	11,131	Annex V.Part 2.13
Liabilities included in disposal groups classified as held for sale	6,865	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
Haircuts for trading liabilities at fair value ⁽¹⁾	0	0	0	0	Annex V Part 1.29
TOTAL LIABILITIES	408,173	401,964	411,024	406,007	IAS 1.9(b);IG 6
TOTAL EQUITY	23,752	23,584	22,733	23,182	IAS 1.9(c), IG 6
TOTAL EQUITY AND TOTAL LIABILITIES	431,925	425,547	433,756	429,189	IAS 1.IG6

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

2025 EU-wide Transparency Exercise

Breakdown of liabilities

Danske Bank A/S

(min EUR)

Breakdown of financial liabilities by instrument and by counterparty sector		Carrying amount				References
		As of 30/09/2024	As of 31/12/2024	As of 31/03/2025	As of 30/06/2025	
Derivatives		34,540	35,150	34,897	31,873	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	20	104	129	146	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
	Debt securities	16,001	13,708	15,750	14,476	Annex V.Part 1.31
Deposits	Central banks	11,318	14,210	14,033	10,471	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	923	641	1,570	948	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	9,703	8,646	9,419	10,078	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	8,667	7,482	7,992	8,837	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	14,057	13,480	19,404	24,665	Annex V.Part 1.42(c),44(c)
	of which: Current accounts / overnight deposits	2,187	1,381	1,540	1,537	ECB/2013/33 Annex 2.Part 2.9.1
	Other financial corporations	26,918	22,414	20,873	26,848	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	14,477	10,521	10,349	10,535	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	58,040	65,771	65,199	58,906	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	50,534	54,267	58,203	51,956	ECB/2013/33 Annex 2.Part 2.9.1
	Households	60,615	59,942	61,059	62,502	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	50,351	50,658	51,757	53,032	Annex V.Part 1.42(f), 44(c)
Debt securities issued		152,209	151,072	153,874	149,237	Annex V.Part 1.37, Part 2.98
Of which: Subordinated Debt securities issued		4,528	5,023	4,882	4,094	Annex V.Part 1.37
Other financial liabilities		4,765	5,122	4,393	4,899	Annex V.Part 1.38-41
TOTAL FINANCIAL LIABILITIES		388,185	389,620	399,031	394,101	

2025 EU-wide Transparency Exercise
Market Risk
Danske Bank A/S

(min EUR)	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 (mc) 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 (mc) 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			
As of 30/09/2024	As of 31/12/2024	As of 30/09/2024										As of 31/12/2024												
Traded Debt Instruments	1	0	107	27	180	54							109	33	206	65								
Of which: General risk	0	0	78	21	139	41							84	24	154	43								
Of which: Specific risk	1	0	29	6	41	13							25	9	52	22								
Equities	4	5	6	2	6	1							4	1	6	2								
Of which: General risk	3	2	0	0	0	0							0	0	0	0								
Of which: Specific risk	3	2	5	2	6	1							4	1	6	2								
Foreign exchange risk	5	6	19	5	37	4							17	5	19	7								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	13	10	74	20	144	40	58	60	0	0	0	3,472	73	21	163	48	61	56	0	0	0	3,719		
	As of 31/03/2025	As of 30/06/2025	As of 31/03/2025										As of 30/06/2025											
Traded Debt Instruments	2	1	107	31	231	85							104	24	267	65								
Of which: General risk	1	0	80	21	173	61							71	16	187	44								
Of which: Specific risk	1	1	27	10	58	24							33	7	80	21								
Equities	4	5	5	2	7	3							7	3	10	5								
Of which: General risk	2	3	0	0	0	0							0	0	0	0								
Of which: Specific risk	2	3	5	2	7	3							7	3	10	5								
Foreign exchange risk	5	2	18	9	20	12							22	14	24	14								
Commodities risk	0	0	0	0	0	0							0	0	0	0								
Total	11	8	74	21	180	61	80	104	0	0	0	4,477	65	20	192	50	92	70	0	0	0	4,363		

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR). For internal model banks, it also does not include certain add-ons imposed by the supervisor as part of the ongoing review of internal models (Article 110 CRR). Both the own fund requirements for these CIU positions and those resulting from the add-on for internal model banks re in the RWEA OV1 template.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
Consolidated data	(in EUR, M)								
	Central governments or central banks	46,302	55,511	61	41,857	48,772	51		
	Regional governments or local authorities	7,477	7,508	62	6,479	6,638	51		
	Public sector entities	238	248	42	288	298	44		
	Multilateral Development Banks	1,731	1,731	0	1,509	1,499	0		
	International Organisations	0	0	0	0	0	0		
	Institutions	286	286	58	252	252	47		
	Corporates	6,609	5,007	4,620	7,277	5,604	4,762		
	of which: SME	1,285	789	775	1,346	903	822		
	Real	2,680	1,712	1,389	2,655	1,714	1,389		
	of which: SME	1,425	965	744	1,428	961	733		
	Secured by mortgages on immovable property and AOC exposures	10,788	10,712	5,397	10,985	10,918	5,268		
	of which: SME	7,717	5,474	3,531	7,775	5,511	3,541		
	Exposures in default	684	288	241	529	227	228		
	Items associated with particularly high risk	120	57	85	125	68	203		
	Subordinated debt exposures								
	Covered bonds	25,643	25,643	2,566		26,172	26,172	2,617	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments underlying (CIS)	9	8	104		1	0	6	
	Equity	2,089	2,089	2,089		2,046	2,046	2,046	
Other exposures	9,356	9,356	9,356		9,435	9,435	9,435		
Standardised Total ⁽⁴⁾	116,907	109,124	36,225	108	120,889	112,630	29,917	336	

⁽¹⁾ Original exposure, unless 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, unless in the results prior to the 2024 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, covered by original exposure, disclosed in order of size.

⁽⁴⁾ Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterparty.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
DENMARK	(in DKK, M)								
	Central governments or central banks	4,430	13,712	71		3,893	13,712	39	
	Regional governments or local authorities	3,050	3,148	11		3,091	3,302	1	
	Public sector entities	1	1	1		1	1	1	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	82	86	16		38	38	6	
	Corporates	3,179	3,081	2,889		3,301	3,071	2,889	
	of which: SME	0	0	0		0	0	0	
	Real	0	0	72		0	0	72	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	2	2	4	1	9	9	14	0
	Subordinated debt exposures								
	Covered bonds	21,081	21,081	2,108		21,691	21,691	2,108	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	7	7	86		0	0	0	
	Equity	2,562	2,562	2,562		2,431	2,431	2,431	
	Other exposures	9,185	9,185	9,185		9,326	9,326	9,326	
	Standardised Total ⁽⁴⁾				0				0

⁽¹⁾ Original exposure, unless 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 include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
SWEDEN	(in EUR, %)								
	Central governments or central banks	13,959	12,494	0		14,724	13,298	0	
	Regional governments or local authorities	2,099	1,834	0		2,049	828	0	
	Public sector entities	0	25	0		0	21	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	20	20	21		21	21	21	
	Corporates	61	54	47		686	681	145	
	of which: SME	39	39	33		661	661	125	
	Real	20	20	21		21	21	16	
	of which: SME	2	2	1		2	2	1	
	Secured by mortgages on immovable property and AOC exposures	2,862	2,839	831		2,762	2,761	775	
	of which: SME	2,688	2,598	728		2,605	2,594	739	
	Exposures in default	0	0	0	2	40	39	40	2
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures								
	Covered bonds	917	917	92		919	919	93	
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	26	26	26		19	19	19		
Other exposures	63	63	63		63	63	63		
Standardised Total ⁽⁴⁾			0				0		

⁽¹⁾ Original exposure, unless 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 include those for securitisation exposures but exclude general credit risk adjustments.

			Standardised Approach								
			As of 30/09/2024				As of 31/12/2024				
			Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	
FINLAND	(in EUR, M)										
	Central governments or central banks	11,831	12,211	1	0	5,433	6,311	0	0		
	Regional governments or local authorities	1,662	1,815	0	0	1,623	1,811	0	0		
	Public sector entities	56	62	16	0	56	61	16	0		
	Multilateral Development Banks	525	525	0	0	498	498	0	0		
	International Organisations	0	0	0	0	0	0	0	0		
	Institutions	0	0	0	0	0	0	0	0		
	Corporates	77	56	47	0	102	61	55	15		
	of which: SME	27	14	10	0	29	16	10	0		
	Real	1,095	949	627	0	1,098	913	629	0		
	of which: SME	697	475	271	0	622	489	275	0		
	Secured by mortgages on immovable property and AOC exposures	2,547	2,487	683	0	2,541	2,481	703	0		
	of which: SME	2,540	2,480	683	0	2,604	2,534	703	0		
	Exposures in default	117	64	108	0	113	63	99	0		
	Items associated with particularly high risk	1	1	1	31	1	1	1	31		
	Subordinated debt exposures										
	Covered bonds	141	141	14	0	141	141	14	0		
Claims on institutions and corporates with a ST credit assessment	0	0	0	0	0	0	0	0			
Collective investments undertakings (CIU)	0	0	0	0	0	0	0	0			
Equity	0	0	0	0	0	0	0	0			
Other exposures	11	11	11	0	11	11	11	0			
Standardised Total ⁽⁴⁾			42	42			42	42	42		

⁽¹⁾ Original exposure, unless 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 include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024			As of 31/12/2024				
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
NORWAY	30/09/24								
	Central governments or central banks	1,020	999	0		740	737	0	
	Regional governments or local authorities	88	88	12		84	92	10	
	Public sector entities	130	120	24		130	134	27	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	86	86	17		81	81	18	
	Corporates	35	27	27		36	28	28	
	of which: SME	0	0	0		0	0	0	
	Real	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and AOC exposures	0	0	0		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0		0	0	0	
	Items associated with particularly high risk	0	0	0	0	0	1	1	0
	Subordinated debt exposures								
	Covered bonds	2,793	2,793	275		2,678	2,678	268	
Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
Collective investments undertakings (CIU)	1	1	16		1	0	6		
Equity	61	61	61		37	37	37		
Other exposures	2	2	2		2	2	2		
Standardised Total (4)		4		42		4		42	

⁽¹⁾ Original exposure, unless 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 include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
UNITED KINGDOM	2025-EUR_N								
	Central governments or central banks	2,580	2,580	0		2,748	2,679	0	
	Regional governments or local authorities	289	289	0		289	289	0	
	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	25	75	7		25	75	7	
	Corporates	3,044	2,870	1,486		3,020	2,855	1,476	
	of which: SME	1,331	936	752		1,256	896	717	
	Retail	1,713	732	660		1,764	786	671	
	of which: SME	834	469	271		803	479	277	
	Secured by mortgages on immovable property and AOC exposures	5,149	4,006	2,002		5,507	4,760	2,362	
	of which: SME	1,777	424	124		1,568	387	109	
	Exposures in default	208	116	134	67	198	106	133	58
	Items associated with particularly high risk	107	53	83		114	57	86	
	Subordinated debt exposures	713	713	71		689	689	69	
	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	5	5	5		5	5	5	
	Other exposures	80	80	80		80	80	80	
	Standardised total ⁽⁴⁾				71				71

⁽¹⁾ Original exposure, unless 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 category of counterparties include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
GERMANY	2025-EUR_N								
	Central governments or central banks	1,601	1,617	0		2,883	3,312	0	
	Regional governments or local authorities	492	492	0		447	447	0	
	Public sector entities	29	29	0		84	84	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	8	5	5		7	7	7	
	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 and AOC exposures	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	
	Subordinated debt exposures	24	24	2		24	24	2	
	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 ⁽⁴⁾				0				0

⁽¹⁾ Original exposure, unless 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 category of counterparties include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 30/09/2024				As of 31/12/2024			
		Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾	Risk exposure amount	Value adjustments and provisions ⁽³⁾
IRELAND	2025-EUR_N								
	Central governments or central banks	2,751	2,747	0		1,207	1,199	0	
	Regional governments or local authorities	1	1	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	96	82	82		91	76	76	
	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 and AOC exposures	14	14	0		12	12	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	
	Subordinated debt exposures	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 ⁽⁴⁾				0				0

⁽¹⁾ Original exposure, unless 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 category of counterparties include those for securitisation exposures but exclude general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
Consolidated data	(in EUR, %)								
	Central governments or central banks	14,424	14,229	0		14,484	14,334	47	
	Regional governments or local authorities	6,039	6,166	181		7,177	6,703	50	
	Public sector entities	75	80	0		283	303	46	
	Multilateral Development Banks	1,754	1,756	0		1,759	1,771	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	344	360	117		207	4	0	
	Corporates	4,842	5,003	2,043		5,883	2,282	1,785	
	of which: SME	2,050	1,672	807		1,432	1,070	755	
	Retail	2,645	1,769	1,238		2,056	1,762	1,239	
	of which: SME	1,295	959	560		1,040	907	537	
	Secured by mortgages on immovable property and ADC exposures	11,105	10,562	2,561		11,389	10,575	2,460	
	of which: SME	5,683	5,387	1,200		5,599	5,327	1,035	
	Exposures in default	462	182	233	85	427	159	254	91
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	26,310	26,310	2,651		25,838	25,838	2,584	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	30	9	112		9	9	112	
	Equity	2,932	2,932	2,932		2,932	2,932	2,932	
	Other exposures	7,877	7,877	7,878		7,987	7,987	7,988	
	Standardised Total ⁽³⁾	118,475	118,800	50,498	120	108,842	112,889	19,261	123

(1) Original exposure, unless 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 unless in the results prior to the 2025 exercise.

(3) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of counterpart exposure covering up to 10% of total original exposure or Top 10 countries related by origin exposure, whichever is of best quality.

(4) Starting from the 2024 exercise, value adjustments and provisions for the consolidated data include general credit risk adjustments, for the consistency with the data per country of counterpart.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
DENMARK	(in EUR, %)								
	Central governments or central banks	1,205	1,032	0		5,357	12,204	0	
	Regional governments or local authorities	2,917	2,873	0		2,812	2,844	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	67	85	20		53	53	18	
	Corporates	190	134	602		602	204	178	
	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 and ADC exposures	1	1	0		1	1	0	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	2	2	30	0	3	3	30	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	21,766	21,766	2,177		21,211	21,211	1,111	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	7	0	85		0	0	86	
	Equity	2,400	2,400	2,400		2,513	2,513	2,513	
	Other exposures	7,723	7,723	7,723		7,850	7,850	7,850	
	Standardised Total ⁽³⁾				0				0

(1) Original exposure, unless 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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
SWEDEN	(in EUR, %)								
	Central governments or central banks	11,222	6,887	0		12,814	6,905	96	
	Regional governments or local authorities	1,110	1,401	0		1,401	1,639	0	
	Public sector entities	0	15	0		0	16	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	34	34	13		39	39	18	
	Corporates	790	781	127		781	20	18	
	of which: SME	786	786	140		786	20	18	
	Retail	30	10	13		13	13	10	
	of which: SME	1	1	1		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	2,443	2,443	589		2,506	2,506	512	
	of which: SME	2,447	2,443	488		2,327	2,323	495	
	Exposures in default	5	1	1	2	3	1	1	1
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	1,064	1,064	100		1,054	1,054	101	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	0	0	0		0	0	0	
	Equity	13	13	13		12	12	12	
	Other exposures	2	2	2	4	1	1	1	3
	Standardised Total ⁽³⁾				6				5

(1) Original exposure, unless 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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
FINLAND	(in EUR, %)								
	Central governments or central banks	15,142	15,142	0		15,169	14,223	0	
	Regional governments or local authorities	1,417	1,417	35		1,417	1,509	18	
	Public sector entities	0	0	0		55	80	18	
	Multilateral Development Banks	100	100	0		100	100	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	0	0	0		0	0	0	
	Corporates	109	51	46		47	27	22	
	of which: SME	35	13	20		23	12	9	
	Retail	1,480	956	627		1,396	966	614	
	of which: SME	585	478	276		576	478	273	
	Secured by mortgages on immovable property and ADC exposures	2,171	2,002	440		2,771	2,684	464	
	of which: SME	2,093	2,093	438		2,771	2,677	462	
	Exposures in default	107	75	10	33	105	73	67	30
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	142	142	14		138	138	14	
	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 ⁽³⁾				43				39

(1) Original exposure, unless 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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
NORWAY	(in EUR, %)								
	Central governments or central banks	1,415	1,412	0		1,100	1,100	0	
	Regional governments or local authorities	296	180	61		61	51	10	
	Public sector entities	0	0	0		157	141	28	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	145	144	16		91	91	38	
	Corporates	89	20	20		0	0	0	
	of which: SME	0	0	0		0	0	0	
	Retail	0	0	0		0	4	3	
	of which: SME	0	0	0		0	0	0	
	Secured by mortgages on immovable property and ADC exposures	0	0	0		47	43	11	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	23	7
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	0	0	0		0	0	0	
	Covered bonds	2,824	2,824	282		2,559	2,559	254	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIU)	2	1	18		0	1	17	
	Equity	80	80	80		51	51	51	
	Other exposures	2	2	2		2	2	2	
	Standardised Total ⁽³⁾				0				0

(1) Original exposure, unless 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 counterpart excludes those for securitisation exposures but includes general credit risk adjustments.

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
UNITED KINGDOM	(in EUR, %)								
	Central governments or central banks	2,800	2,800	0		2,874	2,881	0	
	Regional governments or local authorities	260	260	80		266	266	89	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	18	18	0		13	5	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	35	35	32		56	56	37	
	Corporates	3,387	3,390	1,370		3,285	3,285	1,309	
	of which: SME	1,280	880	732		1,233	876	705	
	Retail	1,537	761	380		1,524	778	500	
	of which: SME	808	480	276		768	450	264	
	secured by mortgages on immovable property and ADC exposures	5,806	5,235	1,256		5,861	5,311	1,406	
	of which: SME	545	355	123		500	327	117	
	Exposures in default	180	100	117	52	180	98	130	51
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	90	90	90		90	90	87	
	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	2		0	0	2	
	Equity	0	6	6		5	5	5	
	Other exposures	133	133	133		111	111	111	
	Standardised Total ⁽³⁾				79				89

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
GERMANY	(in EUR, %)								
	Central governments or central banks	3,582	3,773	0		3,450	3,663	0	
	Regional governments or local authorities	620	620	619		620	619	619	
	Public sector entities	75	75	0		68	68	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	8	8	0		20	20	8	
	Corporates	8	8	0		20	20	8	
	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 and ADC exposures	0	0	0		1	1	1	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0	0	0	0	0	0	0	0
	Items associated with particularly high risk	0	0	0		0	0	0	
	Subordinated debt exposures	24	24	0		34	34	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 ⁽³⁾				0				0

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments

		Standardised Approach							
		As of 31/03/2025				As of 30/06/2025			
		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⁾
IRELAND	(in EUR, %)								
	Central governments or central banks	2,560	2,562	0		2,089	2,097	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	95	56	35		9	2	2	
	of which: SME	2	1	1		2	1	1	
	Retail	0	0	0		0	0	0	
	of which: SME	33	32	0		12	8	0	
	secured by mortgages on immovable property and ADC exposures	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	
	Subordinated debt exposures	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 ⁽³⁾				0				0

(1) Original exposure, unless 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 includes those for securitisation exposures but includes general credit risk adjustments

IRB Approach											
As of 30/09/2024						As of 31/12/2024					
Original Exposure ¹	Exposure Value ²	Risk exposure amount	Value adjustments and provisions	Original Exposure ³	Exposure Value ²	Risk exposure amount	Value adjustments and provisions				
Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted					
0	0	0	0	0	0	0	0				
18,828	9,799	1,540	0	10,349	8,601	1,671	0				
188,056	2,370	143,968	46,571	1,631	1,579	196,511	2,449				
						147,946	474,036				
35	14	33	12	0	14	34	13				
62,096	2,788	48,111	15,525	1,185	759	64,637	2,216				
						15,513	1,316				
116,911	1,572	105,854	19,168	2,120	100,166	15,965	93,963				
						16,129	1,912				
96,337	10,337	91,337	2,142	16,541	377	96,216	1,241				
						91,589	13,605				
2,893	101	12	966	216	45	2,750	98				
						8,221	156				
96,040	1,125	24,737	15,966	1,106	313	83,468	1,143				
						18,608	1,056				
0	0	0	0	0	0	0	0				
17,973	946	8,778	2,183	184	142	17,449	944				
						8,574	2,125				
5,440	71	1,035	424	94	36	1,335	95				
						399	112				
16,533	255	7,742	2,567	89	217	16,113	249				
						7,597	2,126				
0	0	0	0	0	0	0	0				
						2,572	2,551				
						79,293	91,287				

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		IRS Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾	
		Of which: defaulted				Of which: defaulted				Of which: defaulted		Of which: defaulted	
UNITED KINGDOM	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	830	0	802	212	0	0	842	0	808	247	0	0
	Institutions	1,784	5	1,877	438	1	2	2,029	5	1,832	531	1	3
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	289	0	222	126	0	0	345	0	312	129	0	0
	Corporates - Of Which: SME	67	2	58	19	5	0	55	1	52	13	0	0
	Retail	55	2	55	18	5	0	50	1	50	13	0	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	0	0	0
	Retail - Secured on real estate property - Of Which: SME	54	2	54	17	5	0	49	1	49	12	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	12	0	4	1	0	0	5	0	2	1	0	0
	Retail - Other Retail	1	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	11	0	3	1	0	0	5	0	2	1	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity												
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRS Total												

⁽¹⁾ Original exposure, unless 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⁾ Incl. RGLAs and PSLs from Q1 2025

		IRS Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾	
		Of which: defaulted				Of which: defaulted				Of which: defaulted		Of which: defaulted	
GERMANY	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	1,082	0	856	170	0	0	1,082	0	762	156	0	0
	Institutions	3,681	15	2,042	345	1	4	3,697	15	2,088	345	1	3
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	24	0	19	8	0	0	20	0	17	7	0	0
	Corporates - Of Which: SME	54	1	48	19	4	1	59	1	49	19	3	1
	Retail	39	1	39	15	4	0	40	1	40	14	3	0
	Retail - Secured on real estate property	1	0	1	0	0	0	1	0	1	1	0	0
	Retail - Secured on real estate property - Of Which: SME	38	1	38	14	4	0	39	1	39	13	3	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	15	0	9	5	0	0	19	0	10	5	0	1
	Retail - Other Retail	1	0	1	1	0	0	3	0	2	1	0	0
	Retail - Other Retail - Of Which: SME	12	0	7	4	0	0	16	0	8	4	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity												
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRS Total												

⁽¹⁾ Original exposure, unless 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⁾ Incl. RGLAs and PSLs from Q1 2025

		IRS Approach											
		As of 30/09/2024						As of 31/12/2024					
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾	
		Of which: defaulted				Of which: defaulted				Of which: defaulted		Of which: defaulted	
IRELAND	(in EUR, %)	0	0	0	0	0	0	0	0	0	0	0	0
	Central banks and central governments ⁽³⁾	87	0	77	30	0	0	124	0	115	31	0	0
	Institutions	3,527	0	2,077	430	0	0	3,534	0	2,087	426	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	6	0	6	1	0	0	1	0	1	0	0	0
	Corporates - Of Which: SME	10	1	9	3	0	1	9	1	8	2	0	1
	Retail	7	0	7	2	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	7	0	7	1	0	0	6	0	6	1	0	0
	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	1	1	2	1	0	1	2	1	1	1	0	1
	Retail - Other Retail	2	1	1	1	0	1	2	1	1	1	0	1
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	1	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity												
	Collective Investments Undertakings (CIU)												
	Other non credit-obligation assets												
	IRS Total												

⁽¹⁾ Original exposure, unless 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⁾ Incl. RGLAs and PSLs from Q1 2025

2025 EU-wide Transparency Exercise

Credit Risk - IRB Approach

Danske Bank A/S

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted				Of which: defaulted				Of which: defaulted				Of which: defaulted			
(m EUR, %)																	
Consolidated data	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	10,112	2	7,789	1,267	0	2	1,352	20,320	2,663	8,402	2	2	6,052	1,221	2	2
	Corporates	199,939	2,526	142,758	49,559	1,554	0	0	145,879	50,244	1,844	0	0	145,879	50,244	1,844	
	Corporates - Of Which: Specialised Lending	421	122	271	134	30	0	0	280	140	32	0	0	280	140	32	
	Corporates - Of Which: SME	65,945	1,223	50,064	16,338	1,247	791	66,382	1,192	50,264	1,214	748	0	0	50,264	1,214	
	Retail	204,476	1,362	95,109	15,708	1,505	660	105,216	1,158	95,339	1,830	0	0	95,339	1,830		
	Retail - Secured on real estate property	86,261	1,232	85,454	12,965	1,684	344	86,253	1,194	85,421	1,594	0	0	85,421	1,594		
	Retail - Secured on real estate property - Of Which: SME	2,891	88	2,562	445	141	44	2,655	93	2,517	436	137	41	0	0	2,517	436
	Retail - Secured on real estate property - Of Which: non-SME	83,371	1,134	82,890	12,520	1,543	100	83,618	1,101	82,904	1,153	113	113	0	0	82,904	1,153
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	21,501	443	12,749	3,619	401	363	21,291	420	12,941	1,244	0	0	12,941	1,244		
	Retail - Other Retail - Of Which: SME	2,724	145	2,287	637	109	114	2,293	140	2,213	617	194	194	0	0	2,213	617
	Retail - Other Retail - Of Which: non-SME	18,777	298	10,462	2,981	293	249	19,000	270	10,728	237	218	218	0	0	10,728	237
	Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	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	0	0	0	0
	IRB Total ⁽⁴⁾				68,547						68,863						

(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) Incl. RGAs and P&Gs from Q2 2025

(3) IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.

(4) Only the most relevant countries are disclosed. These have been selected under the following rule: Countries of concentration 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 31/03/2025						As of 30/06/2025									
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(m EUR, %)																	
DENMARK	Central banks and central governments ⁽³⁾		0	0	0	0	0	0	0	763	763	0	386	118	0	0	0
	Institutions		88,420	998	65,268	23,178	980	641	99,384	1,105	66,760	23,131	998	726	0	0	0
	Corporates		146	16	121	25	16	17	15	29	9	56	9	726	0	0	0
	Corporates - Of Which: Specialized Lending		45,362	746	32,265	10,930	913	418	46,138	753	32,699	11,354	864	461	0	0	0
	Retail		75,121	1,136	62,978	11,120	1,069	441	76,813	1,110	70,339	11,293	1,117	455	0	0	0
	Retail - Secured on real estate property - Of Which: SME		63,555	903	62,968	9,407	952	245	63,866	900	63,245	941	939	440	0	0	0
	Retail - Secured on real estate property - Of Which: SME		2,293	87	2,293	143	100	36	2,237	84	2,247	338	100	34	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME		61,263	817	60,675	9,124	852	209	61,629	817	60,998	970	939	406	0	0	0
	Retail - Qualifying Revolving		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail		13,869	261	8,445	2,189	219	218	14,705	164	8,717	1,212	243	123	0	0	0
	Retail - Other Retail - Of Which: SME		1,877	107	1,715	401	117	80	1,865	105	1,656	391	139	80	0	0	0
	Retail - Other Retail - Of Which: non-SME		11,993	154	6,731	1,768	93	149	12,865	161	7,071	1,821	123	144	0	0	0
	Equity		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)		0	0	0	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	0	0	0
	IRB Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

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

(2) Incl. RGAs and P&Gs from Q2 2025

IRB Approach																	
As of 31/03/2025						As of 30/06/2025											
	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾		Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾	Exposure Value ⁽²⁾		Risk exposure amount	Value adjustments and provisions							
		Of which: defaulted					Of which: defaulted										
		(m EUR, %)											(m EUR, %)				
SWEDEN	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0						
	Institutions	1,207	0	0	0	0	1,211	0	718	202	0						
	Corporates	47,007	757	34,459	12,680	366	530	48,205	750	35,470	12,864						
	Corporates - Of Which: Specialised Lending	337	94	184	95	15	27	340	87	205	15						
	Corporates - Of Which: SME	9,961	167	5,161	2,928	187	112	9,725	174	8,337	273						
	Retail	15,574	113	13,508	1,111	205	65	15,203	106	13,177	1,249						
	Retail - Secured on real estate property	11,600	82	10,569	823	144	13	11,518	78	11,341	146						
	Retail - Secured on real estate property - Of Which: SME	133	4	145	40	9	2	140	4	133	8						
	Retail - Secured on real estate property - Of Which: non-SME	11,467	78	10,424	783	135	11	11,377	74	11,314	137						
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0						
	Retail - Other Retail	4,224	37	2,172	345	72	36	4,133	33	2,211	59						
	Retail - Other Retail - Of Which: SME	492	20	410	156	48	20	396	19	350	46						
	Retail - Other Retail - Of Which: non-SME	3,732	17	1,762	189	25	21	3,687	14	1,724	16						
	Equity	0	0	0	0	0	0	0	0	0	0						
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0						
	Other non credit obligation assets	0	0	0	0	0	0	0	0	0	0						
	IRB Total	0	0	0	0	0	0	0	0	0	0						

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

(2) Incl. RGAs and P&Gs from Q2 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount	Value adjustments and provisions	Original Exposure ⁽¹⁾		Exposure Value ⁽²⁾		Risk exposure amount	Value adjustments and provisions
			Of which: defaulted		Of which: defaulted				Of which: defaulted		Of which: defaulted		
(in EUR, %)													
FINLAND	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	714	0	630	134	0	0	507	0	449	68	0	0
	Corporates	19,881	382	13,659	4,363	0	202	19,806	354	13,764	5,111	41	106
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	3,716	215	2,802	935	0	105	3,912	192	3,040	977	94	94
	Retail	12,243	297	11,095	2,769	503	122	12,298	284	11,129	2,765	500	119
	Retail - Secured on real estate property	10,432	200	10,261	2,450	488	54	10,477	201	10,303	2,424	450	113
	Retail - Secured on real estate property - Of Which: SME	95	5	78	46	29	3	110	4	92	48	27	3
	Retail - Secured on real estate property - Of Which: non-SME	10,337	195	10,183	2,404	460	51	10,367	197	10,211	2,376	458	10
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	3,063	124	1,594	824	105	76	3,016	117	1,504	796	99	74
	Retail - Other Retail - Of Which: SME	140	13	85	49	27	10	143	12	88	49	25	11
Retail - Other Retail - Of Which: non-SME	2,923	112	1,509	765	78	66	2,893	105	1,486	747	74	64	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	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		0	0	0	0	0	0	0	0	0	0	0	0

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

(2) Incl. RGAs and P&Gs from Q2 2025

		IRB Approach											
		As of 31/03/2025						As of 30/06/2025					
		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions		Original Exposure ⁽¹⁾		Risk exposure amount		Value adjustments and provisions	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
		Exposure Value ⁽²⁾		Exposure Value ⁽²⁾				Exposure Value ⁽²⁾		Exposure Value ⁽²⁾			
(m EUR, %)													
NORWAY	Central banks and central governments ⁽³⁾	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	551	0	450	68	0	0	0	503	73	0	0	0
	Corporates	24,007	274	17,510	5,602	209	127	23,913	300	17,412	5,575	280	118
	Corporates - Of Which: Specialized Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	5,363	84	4,881	1,255	146	49	5,144	69	4,679	1,186	44	25
	Retail	293	44	240	130	83	20	171	8	136	42	9	9
	Retail - Secured on real estate property	182	36	175	105	77	9	88	4	85	22	3	3
	Retail - Secured on real estate property - Of Which: SME	45	2	43	13	3	1	41	2	39	11	2	3
	Retail - Secured on real estate property - Of Which: non-SME	137	34	132	92	75	6	47	3	46	11	1	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	140	11	91	37	10	12	106	4	72	26	4	8
	Retail - Other Retail - Of Which: SME	5	0	70	7	28	7	97	4	60	7	4	7
Retail - Other Retail - Of Which: non-SME	37	6	21	8	3	5	8	1	5	2	0	0	
Finity	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit obligation assets													
and Total													

		IRB Approach															
		As of 31/03/2025							As of 30/06/2025								
		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	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
UNITED KINGDOM	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	777	0	760	139	0	0	847	0	808	171	0	0	0	0	0	0
	Corporates	2,258	5	1,683	526	0	12	2,330	6	1,521	534	0	4	0	0	0	4
	Corporates - Of Which: Specialised Lending	21	0	17	13	0	0	20	0	17	11	0	0	0	0	0	0
	Corporates - Of Which: SME	345	0	293	117	0	0	355	1	296	123	0	0	0	0	0	0
	Retail	56	2	49	13	1	0	56	2	54	13	1	1	1	1	1	1
	Retail - Secured on real estate property	46	1	46	12	1	0	51	1	51	12	1	1	1	1	1	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	45	1	45	11	1	0	50	1	50	12	1	1	1	1	1	1
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	10	0	4	1	0	0	5	0	3	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail - Of Which: non-SME	9	0	4	1	0	0	4	0	3	1	0	0	0	0	0	0	
Equity	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets																	
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) Incl. RGLAs and PSEs from Q2 2025

		IRB Approach															
		As of 31/03/2025						As of 30/06/2025									
		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	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
In EUR, %																	
GERMANY	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	819	0	597	102	0	0	811	0	587	100	0	0	0	0	0	0
	Corporates	3,179	15	1,458	297	0	2	3,448	16	1,987	321	2	2	2	2	2	2
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	24	0	19	7	0	0	19	0	14	5	0	0	0	0	0	0
	Retail	57	1	46	18	3	1	49	1	42	15	3	1	1	1	1	1
	Retail - Secured on real estate property	37	1	36	13	3	0	37	1	37	13	3	1	1	1	1	1
	Retail - Secured on real estate property - Of Which: SME	1	0	1	0	0	0	1	0	1	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	36	1	35	13	3	0	36	1	36	12	3	1	1	1	1	1
	Retail - Qualifying revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Retail - Other Retail	21	0	10	6	0	0	13	0	6	3	0	0	0	0	0	0	
	Retail - Other Retail - Of Which: SME	3	0	2	1	0	0	3	0	2	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	18	0	9	5	0	0	9	0	4	2	0	0	0	0	0	0
Facility	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Other non credit-obligation assets																
	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) Incl. RGLAs and PSEs from Q2 2025

		IRB Approach															
		As of 31/03/2025								As of 30/06/2025							
		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	
		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted		Of which: defaulted	
(in EUR, %)																	
IRELAND	Central banks and central governments ⁽²⁾	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	179	0	157	30	0	0	122	0	100	20	0	0	0	0	0	0
	Corporates	3,709	0	1,793	462	0	2	3,748	0	1,859	490	0	1	0	0	1	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	46	0	42	26	0	1	58	0	53	32	0	0	0	0	0	0
	Retail	9	1	7	2	1	7	1	7	1	7	2	0	0	0	0	0
	Retail - Secured on real estate property	6	0	6	1	0	0	5	0	5	1	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property - Of Which: non-SME	5	0	5	1	0	0	5	0	5	1	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	4	1	2	1	0	1	2	1	1	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	2	1	1	1	0	1	2	1	1	1	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	2	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0
Facility	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Collective Investments Undertakings (CIU)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Other non credit-obligation assets																	
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) Incl. RGLAs and PSEs from Q2 2025

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Danske Bank A/S

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Danske Bank A/S

As of 31/12/2024

		As of 31/12/2024																Risk weighted exposure amount
		Direct exposures																
(min EUR)		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 - 3M]	Finland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	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	0			
[5Y - 10Y]		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			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	France	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	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	0			
[5Y - 10Y]		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			
Total		1	1	0	0	0	0	1	0	0	0	0	0	0	0	0		
[0 - 3M]	Germany	1,426	1,426	317	0	0	0	1,542	0	66	0	0	0	0	2,044	0		
[3M - 1Y]		691	691	82	0	0	0	14	3	136	22	714	34	0	0	0		
[1Y - 2Y]		981	981	504	0	0	0	478	0	1	2	54	91	0	0	0		
[2Y - 3Y]		1,242	1,242	989	0	0	0	249	5	137	1	68	1	0	0	0		
[3Y - 5Y]		28	28	28	0	0	0	27	5	57	1	65	0	0	0	0		
[5Y - 10Y]		1,892	1,892	1,826	0	0	0	32	14	157	25	333	0	0	0	0		
[10Y+ more]	1,151	1,151	1,150	0	0	0	3	70	546	241	1,705	0	0	0	0			
Total		7,390	7,390	3,412	0	0	2,145	97	1,079	293	2,647	2,121	0	0	0	18		
[0 - 3M]	Croatia	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	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	0			
[5Y - 10Y]		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			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Greece	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0			
[2Y - 3Y]		0	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	0			
[5Y - 10Y]		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			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Hungary																	
[3M - 1Y]																		
[1Y - 2Y]																		
[2Y - 3Y]																		
[3Y - 5Y]																		
[5Y - 10Y]																		
[10Y+ more]																		
Total																		
[0 - 3M]	Ireland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	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	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			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[0 - 3M]	Italy	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		0	0	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	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			
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Danske Bank A/S

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Danske Bank A/S

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Danske Bank A/S

As of 31/12/2024

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Danske Bank A/S

As of 31/12/2024

		As of 31/12/2024															Risk weighted exposure amount
		Direct exposures															
(min EUR)		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 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		5	5	0	0	0	5	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]		5	5	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3Y - 5Y]		10	9	0	0	0	9	0	0	0	0	0	0	0	0	0	
[5Y - 10Y]		5	5	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		
Total		30	29	0	0	0	20	0	0	0	0	0	0	0	0	2	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
[3M - 1Y]		1	1	0	0	0	1	0	0	0	0	0	0	0	0		
[1Y - 2Y]		1	1	0	0	0	1	0	0	0	0	0	0	0	0		
[2Y - 3Y]		1	1	0	0	0	1	0	0	0	0	0	0	0	0		
[3Y - 5Y]		2	2	0	0	0	2	0	0	0	0	0	0	0	0		
[5Y - 10Y]		2	2	0	0	0	2	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		
Total		8	8	0	0	0	6	0	0	0	0	0	0	0	0	2	
[0 - 3M]	Latin America and the Caribbean	952	952	241	0	0	687	598	26,872	256	17,083	5,198	0	0	0		
[3M - 1Y]		2,838	2,837	300	77	2,400	65	5,217	50	2,793	198	0	0	0	0		
[1Y - 2Y]		1,483	1,483	161	203	1,119	176	1,659	9	457	144	0	0	0	0		
[2Y - 3Y]		957	957	60	302	610	34	854	18	525	49	0	0	0	0		
[3Y - 5Y]		2,547	2,547	1,613	409	510	29	811	39	1,013	289	0	0	0	0		
[5Y - 10Y]		1,050	1,040	541	50	449	105	1,521	159	1,657	15	0	0	0	0		
[10Y - more]		721	721	125	0	597	20	185	24	186	11	0	0	0	0		
Total		10,546	10,536	3,039	1,041	6,379	1,028	37,121	555	23,728	5,903	0	0	0	144		
[0 - 3M]	Africa	13	13	0	0	0	13	15	383	0	0	1,123	0	0	0		
[3M - 1Y]		86	86	76	0	0	0	0	0	0	0	45	0	0	0		
[1Y - 2Y]		164	164	65	0	99	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		23	23	23	0	0	0	0	0	0	0	0	0	0	0		
[3Y - 5Y]		133	133	3	0	107	23	0	0	0	0	0	0	0	0		
[5Y - 10Y]		35	35	0	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]		21	21	0	0	0	0	0	0	0	0	0	0	0	0		
Total		475	475	223	0	206	36	15	383	0	0	1,170	0	0	0		
[0 - 3M]	Others ⁽²⁾	53	53	53	0	0	0	0	18	0	0	1	0	0	0		
[3M - 1Y]		30	30	30	0	0	27	113	0	0	0	0	0	0	0		
[1Y - 2Y]		31	31	23	0	49	0	0	0	0	0	0	0	0	0		
[2Y - 3Y]		122	122	104	0	0	18	12	106	0	0	0	0	0	0		
[3Y - 5Y]		106	106	45	0	0	61	44	167	0	0	0	0	0	0		
[5Y - 10Y]		133	133	291	0	0	0	0	0	0	0	0	0	0	0		
[10Y - more]	61	61	61	0	0	0	0	0	0	0	0	0	0	0	0		
Total		735	735	607	0	49	79	84	404	0	0	1	0	0	0		

Notes and definitions

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

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

(2) The exposures reported cover only exposures to central, regional and local governments on immediate borrower basis, and do not include exposures to other counterpart 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 criterion 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, Dylbourt, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

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

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

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

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of 0.04.

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

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Danske Bank A/S

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Danske Bank A/S

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Danske Bank A/S

As of 30/06/2025

		As of 30/06/2025													Risk weighted exposure amount	
		Direct exposures														
(min EUR)		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 - 3M]	Latvia	0	0	0	0	0	0	0	0	0	0	0	0	0		0
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	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	0	
[5Y - 10Y]		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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Lithuania	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	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	0	
[5Y - 10Y]		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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Luxembourg	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	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	0	
[5Y - 10Y]		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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Malta															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y+ more]																
Total																
[0 - 3M]	Netherlands	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	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	0	
[5Y - 10Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[10Y+ more]		10	10	10	10	10	10	10	10	10	10	10	10	10	10	
Total		324	324	275	0	50	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Poland	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	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	0	
[5Y - 10Y]		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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Portugal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[2Y - 3Y]		0	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	0	
[5Y - 10Y]		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	
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Romania															
[3M - 1Y]																
[1Y - 2Y]																
[2Y - 3Y]																
[3Y - 5Y]																
[5Y - 10Y]																
[10Y+ more]																

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Danske Bank A/S

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise

General governments exposures by country of the counterparty

Danske Bank A/S

As of 30/06/2025

[illegible]

2025 EU-wide Transparency Exercise
General governments exposures by country of the counterparty

Danske Bank A/S

As of 30/06/2025

(min EUR)		As of 30/06/2025														Risk weighted exposure amount
		Direct exposures														
		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 - 3M]	Other Central and eastern Europe countries non EEA	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	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	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Middle East	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		0	0	0	0	0	0	0	0	0	0	0	0	0		
[1Y - 2Y]		0	0	0	0	0	0	0	0	0	0	0	0	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	0	0		
Total		0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[0 - 3M]	Latin America and the Caribbean	8	8	0	0	0	0	8	0	0	0	0	0	0	0	
[3M - 1Y]		8	8	0	0	0	0	8	0	0	0	0	0	0	0	
[1Y - 2Y]		8	8	0	0	0	0	8	0	0	0	0	0	0	0	
[2Y - 3Y]		16	16	0	0	0	0	16	0	0	0	0	0	0	0	
[3Y - 5Y]		11	11	0	0	0	0	11	0	0	0	0	0	0	0	
[5Y - 10Y]		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	
Total		51	51	0	0	0	0	51	0	0	0	0	0	0	3	
[0 - 3M]	Africa	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
[3M - 1Y]		17	17	0	0	0	0	17	0	0	0	0	0	0	0	
[1Y - 2Y]		12	12	0	0	0	0	12	0	0	0	0	0	0	0	
[2Y - 3Y]		12	12	0	0	0	0	12	0	0	0	0	0	0	0	
[3Y - 5Y]		26	26	0	0	0	0	26	0	0	0	0	0	0	0	
[5Y - 10Y]		26	26	0	0	0	0	26	0	0	0	0	0	0	0	
[10Y - more]		19	19	0	0	0	0	19	0	0	0	0	0	0	0	
Total		112	111	0	0	0	0	111	0	0	0	0	0	0	2	
[0 - 3M]	Others ⁽²⁾	1	1	0	0	0	0	0	0	0	0	1	1	0	0	
[3M - 1Y]		98	98	0	0	0	0	1	25	114	0	0	0	0	0	
[1Y - 2Y]		128	128	55	0	103	0	1	22	107	0	0	0	0	0	
[2Y - 3Y]		118	118	36	0	0	81	0	0	0	0	0	0	0	0	
[3Y - 5Y]		108	108	27	0	79	2	39	169	0	0	0	0	0	0	
[5Y - 10Y]		298	298	155	0	141	2	0	0	0	0	0	0	0	0	
[10Y - more]		36	36	36	0	0	0	0	0	0	0	0	0	0	0	
Total		785	785	367	0	323	88	86	390	0	10	1	0	0	30	

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 counterpart 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, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

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

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

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

(7) The values for the "Other" bucket is calculated subtracting from the reported "Total" the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of €04.

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

Description	As of 30/09/2024															As of 30/09/2024																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
	Gross carrying amount/ Nominal amount										Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collateral and financial guarantees received on non-performing exposures	Gross carrying amount/ Nominal amount										Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽¹⁾					Collateral and financial guarantees received on non-performing exposures																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																							
	Of which performing ⁽²⁾					Of which non-performing ⁽³⁾					On performing exposures ⁽⁴⁾						On non-performing exposures ⁽⁵⁾					Of which performing ⁽²⁾					Of which non-performing ⁽³⁾						On performing exposures ⁽⁴⁾					On non-performing exposures ⁽⁵⁾																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
	Of which stage 2					Of which performing for past due < 90 days and < 180 days					Of which stage 2						Of which stage 3 ⁽⁶⁾					Of which stage 2					Of which stage 3 ⁽⁶⁾						Of which stage 2					Of which stage 3 ⁽⁶⁾																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	

⁽¹⁾ For the definition of an off-balance sheet exposure refer to Article 3(30) of Regulation (EU) No 175/2013 (SDR)

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

⁽³⁾ Institutions must have the cumulative amount of selected credit losses since initial recognition for financial instruments subject to measurement. The accumulated credit losses at fair value due to credit risk for financial instruments measured at fair value through profit or loss other than IFT and provisions for off-balance sheet measures.

⁽⁴⁾ For the on-balance sheet loans, accumulated impairment and accumulated negative changes in fair value due to credit risk are disclosed with positive sign if they are decreasing over time. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the IFRS9 framework (paragraph 18.20 / 18.21), which follows a sign convention based on a credit/loss conversion, as explained in Annex 2 Part 1 paragraphs 12 and 13 (paragraphs 20.121-122). If an institution is reporting, however, for the off-balance sheet instruments, the same sign (Accumulated impairment, accumulated changes in fair value due to credit risk and provisions) is disclosed consistently with the related sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with positive sign.

(5) From June 2024, the gross carrying amount of assets and accumulated impairments that are purchased or originated in credit impairment or risk mitigation are not included in the impairment stage, as it was the case in previous periods.

2025 EU-wide Transparency Exercise

Dangke Bank A

Gross carrying amount/ Nominal amount	As of 30/06/2020															As of 30/06/2021																			
	Of which performing					Of which non performing ⁽¹⁾					On performing exposures ⁽²⁾					On non performing exposures ⁽³⁾					Collaterals and Financial guarantees received on non-performing exposures					Accumulated impairment, accumulated negative changes in fair value due to credit risk and provisions ⁽⁴⁾									
	Of which stage 2					Of which performing and past due 30 days and <180 days					Of which stage 1					Of which stage 2					Of which stage 3					Of which stage 4					Of which stage 5				
	Of which stage 2					Of which performing and past due 30 days and <180 days					Of which stage 1					Of which stage 2					Of which stage 3					Of which stage 4					Of which stage 5				
27,207	27,207	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38,150	38,150	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8,082	8,082	0	0	0	0	0	0	0	0	0	0	0	0	8,078	8,078	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29,804	29,804	0	0	0	0	0	0	0	0	0	0	0	0	29,171	29,171	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
240	240	0	0	0	0	0	0	0	0	0	0	0	0	242	242	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
284,034	286,578	11,787	188	4,037	108	4,037	2,085	961	726	1,674	6	761	2,371	284,363	280,887	11,761	159	4,056	120	4,056	2,330	948	755	1,086	9	771	2,300	1,086	9	771	2,300	1,086	9	771	
4,800	4,800	0	0	0	0	0	0	0	0	0	0	0	0	3,108	3,108	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5,772	5,645	80	0	120	83	128	31	0	1	120	0	0	120	5,883	5,766	54	0	120	84	128	29	0	0	0	0	2	0	1	118	0	0	0	0	0	
5,507	5,507	0	0	0	0	0	0	0	0	0	0	0	0	4,242	4,242	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	
49,812	49,761	231	0	10	15	20	10	16	3	11	49,811	49,761	231	0	0	0	0	18	14	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
116,339	116,568	8,330	167	2,141	1,049	621	324	0	512	100,000	101,361	8,633	46	2,886	19	2,886	1,010	621	512	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
51,961	50,935	3,637	27	1,131	30	1,131	678	280	240	240	2	250	402	52,534	51,231	3,639	29	1,094	107	1,094	637	281	250	240	2	254	388	1,094	2	254	388	1,094	2	254	
71,738	69,248	2,099	0	441	70	441	257	1,147	300	1,147	0	441	70	71,698	69,487	2,099	0	441	70	441	257	1,147	300	1,147	0	716	683	2,099	0	716	683	2,099	0	716	
102,000	89,055	1,239	0	5,766	782	5,766	782	2,340	782	2,340	0	782	2,340	102,000	89,055	1,239	0	5,766	782	5,766	782	2,340	782	2,340	0	1,020	890	1,239	0	1,020	890	1,239	0	1,020	
89,215	87,881	1,588	88	1,205	30	1,205	412	1,008	88	1,008	1	76	1,003	89,960	87,735	1,588	68	1,205	30	1,205	412	1,008	71	1,008	1	73	1,000	1,008	1	73	1,000	1,008	1	73	
4,384	4,181	701	34	0	0	0	168	158	0	0	167	0	167	4,343	4,149	884	27	0	0	0	162	61	162	0	0	0	0	0	0	0	0	0	0	0	
200,064	246,407	18,798	188	4,888	1,888	4,888	2,287	962	737	1,677	4	761	2,371	246,108	240,673	18,784	238	4,838	120	4,838	2,332	949	755	1,086	9	771	2,300	1,086	9	771	2,300	1,086	9	771	
134,208	132,722	5,422	0	0	7	0	0	0	0	0	0	0	0	133,960	133,072	5,408	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

[illegible]

2025 EU-wide Transparency Exercise

Forborne exposures

Danske Bank A/S

	As of 30/09/2024						As of 31/12/2024					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures ⁽²⁾		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	2,066	1,137	424	321	900	481	2,171	1,155	472	355	959	474
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	15	15	2	2	7	7	13	13	1	1	6	6
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	2	1	1	1	1	1	15	8	1	1	7	7
Non-financial corporations	1,563	869	325	238	557	335	1,657	885	380	277	612	329
of which: small and medium-sized enterprises	652	457	154	140	383		602	455	159	148	324	
Households	486	251	96	80	336	138	485	249	91	76	334	132
DEBT INSTRUMENTS other than HFT	2,066	1,137	424	321	900		2,171	1,155	472	355	959	
Loan commitments given	545	243	173	116	56	51	604	285	141	93	66	57
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice ⁽³⁾	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ⁽³⁾	0						0					

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

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

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

2025 EU-wide Transparency Exercise

Forborne exposures

Danske Bank A/S

	As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures		Gross carrying amount of exposures with forbearance measures		Accumulated impairment, accumulated changes in fair value due to credit risk and provisions for exposures with forbearance measures (2)		Collateral and financial guarantees received on exposures with forbearance measures	
		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non-performing exposures with forbearance measures		Of which on non-performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	1,979	1,228	457	372	867	495	1,760	993	404	321	834	489
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	9	9	0	0	3	3	1	1	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	14	14	2	2	8	7	13	12	3	3	8	7
Non-financial corporations	1,499	980	374	306	530	354	1,305	761	325	256	515	356
of which: small and medium-sized enterprises	571	465	138	131	332		503	426	131	125	304	
Households	456	225	81	64	325	130	442	219	76	62	312	127
DEBT INSTRUMENTS other than HFT	1,979	1,228	457	372	867		1,760	993	404	321	834	
Loan commitments given	440	222	138	111	62	51	496	263	166	130	65	58
QUALITY OF FORBEARANCE												
Loans and advances that have been forborne more than twice (1)	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria (1)	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.

2025 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 30/09/2024						As of 31/12/2024						As of 31/03/2025						As of 30/06/2025					
	Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment		Gross carrying amount		Of which: non-performin		Of which loans and advances subject to impairment	
			of which: defaulted		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾			of which: defaulted		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾			of which: defaulted		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾			of which: defaulted		Accumulated impairment ⁽¹⁾	Accumulated negative changes in fair value due to credit risk on non-performing exposures ⁽¹⁾
A Agriculture, forestry and fishing	3,305	68	68	2,357	53	1	3,467	65	65	2,502	46	1	3,797	64	64	2,800	46	1	3,874	64	64	2,832	44	1
B Mining and quarrying	390	2	2	374	2	0	390	2	2	374	2	0	411	2	2	395	2	0	448	2	2	432	2	0
C Manufacturing	12,980	282	282	12,287	177	1	14,769	302	302	13,604	195	1	14,594	290	290	13,885	211	0	15,559	316	316	14,579	222	1
D Electricity, gas, steam and air conditioning supply	4,222	0	0	2,385	3	0	4,421	2	2	2,585	2	0	4,370	2	2	2,896	3	0	4,605	2	2	3,134	4	0
E Water supply	928	11	11	905	5	0	978	11	11	957	6	0	978	11	11	955	8	0	1,037	11	11	991	10	0
F Construction	2,993	161	161	2,282	148	1	2,864	165	165	2,158	158	1	2,829	148	148	2,184	150	0	2,499	133	133	2,146	129	0
G Wholesale and retail trade	8,918	405	405	8,170	226	1	8,366	440	440	7,634	244	0	8,705	446	446	7,980	282	0	8,718	349	349	7,969	276	0
H Transport and storage	4,739	179	179	4,407	80	0	5,037	300	300	4,513	75	0	5,067	251	251	4,513	84	0	5,110	272	272	4,552	84	0
I Accommodation and food service activities	1,087	50	50	498	12	0	1,069	49	49	480	12	0	1,123	46	46	510	12	0	1,094	35	35	483	9	0
J Information and communication	2,964	49	49	2,435	34	0	2,925	40	40	2,398	31	0	3,169	56	56	2,643	29	0	3,219	40	40	2,693	37	0
K Financial and insurance activities	3,953	128	128	3,423	43	0	3,324	55	55	2,963	36	0	3,485	37	37	3,221	35	0	3,715	155	155	3,489	47	0
L Real estate activities	56,193	445	445	21,362	233	21	56,918	412	412	22,229	226	29	57,795	396	396	22,885	205	19	58,714	389	389	23,224	205	18
M Professional, scientific and technical activities	5,213	115	115	5,073	71	0	4,958	127	127	4,680	68	0	5,420	117	117	5,158	76	0	6,446	156	156	6,203	86	0
N Administrative and support service activities	2,157	29	29	2,071	73	0	2,221	29	29	2,125	78	0	2,616	224	224	2,518	86	0	2,478	209	209	2,380	89	0
O Public administration and defence, compulsory social security	93	0	0	51	0	0	163	0	0	163	0	0	199	0	0	199	0	0	207	0	0	207	0	0
P Education	185	4	4	98	2	0	186	3	3	101	2	0	179	2	2	95	1	0	187	3	3	104	1	0
Q Human health services and social work activities	846	19	19	673	7	3	825	18	18	652	7	3	854	17	17	681	7	3	849	17	17	670	8	3
R Arts, entertainment and recreation	198	22	22	144	9	0	198	17	17	146	8	0	222	20	20	169	9	0	232	18	18	180	9	0
S Other services	475	11	11	285	6	2	476	12	12	291	3	2	495	13	13	309	4	2	560	13	13	322	3	2
Loans and advances	111,839	5,981	5,981	69,282	1,181	28	113,557	2,046	2,046	76,579	1,201	36	116,305	2,141	2,141	79,998	1,249	28	119,510	2,186	2,186	76,591	1,284	24

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

The 'NACE codes' disclosed in this template F 06.01 are the codes included in Regulation (EC) No 1893/2006 of the European Parliament and of the Council (NACE rev. 2). The latter has been reviewed by the Commission Delegated Regulation (EU) 2023/137 of 10 October 2022 (NACE rev. 2.1) which shall apply to the data transmissions to the Commission (Eurostat) relating to each reference period from 1 January 2025. Until the Commission Implementing Regulation (EU) 2021/451 is amended to include the new codes (NACE rev. 2.1), institutions are asked to keep reporting the outdated codes (NACE rev. 2). (ref: EBA's Q&A 2024_7158)